THE SATURDAY EVENING POST

An Illustrated Weekly Magazine
Founded Aº Dº 1728 *by* Benj. Franklin

SEPTEMBER 9, 1905 — FIVE CENTS THE COPY

In This Number **SCRIBES AND PHARISEES**

BY WILLIAM ALLEN WHITE

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The best way to be **convinced** of the value of AMATITE Ready Roofing without an actual trial, is to send for a Sample (which we gladly furnish free of charge). At the same time get samples of **other** ready roofings. Then **compare** the **evidence.**

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Your opportunity is just as good as C. L. Anderson, Peoria, Ill. He says: "Punching Bag arrived at 4 o'clock yesterday afternoon, opened it this morning at 9 o'clock and took out $12.65."

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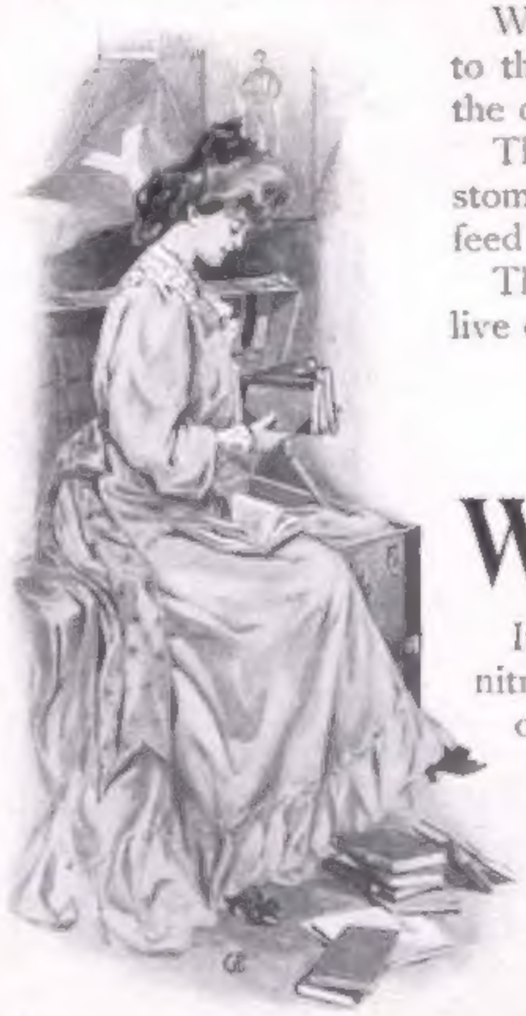
"Back to School"



Words that mean success or failure to thousands—and it may all turn on the question of food.

The brain is nourished through the stomach—it must have something to feed upon besides books.

The food to think on, to grow on, to live on, is

Shredded Whole Wheat

It is rich in the phosphates and the nitrates, the brain and muscle-makers of the whole wheat grain, elements that are largely discarded in the making of white flour. It is steam-cooked and drawn into fine shreds so that the stomach may easily assimilate it.

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Applied like shoe-dressing, but on the *soles*, preserves and waterproofs the leather so that shoes last twice as long and never get soaked through. Sold in all shoe, drug and general stores at 25c. or sent direct by mail on receipt of the price.

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Scribes and Pharisees

By William Allen White

One Day He Appeared at the Probate Judge's Office with a Mail-Order Wife

OURS is a little town in that part of the country called the West by those who live east of the Alleghanies, and referred to lovingly as "back East" by those who dwell west of the Rockies. It is a country town where, as the song goes, "you know everybody and they all know you," and the country newspaper office is the social clearing house.

When a man has published a paper in a country community for many years he knows his town and its people, their strength and their weakness, their joys and their sorrows, their failings and their prosperity—or if he does not know these things he is on the road to failure, for this knowledge must be the spirit of his paper. The country editor and his reporters sooner or later pass upon everything that interests their town.

In our little newspaper office we are all reporters, and we know many intimate things about our people which we do not print. We know, for instance, what wives will not let their husbands indorse other men's notes at the banks. We know about the row the Baptists are having to get rid of the bass singer in their choir, who has sung at funerals for thirty years until it has reached a point where all good Baptists dread death on account of his lugubrious profundo. Perhaps we should take this tragedy to heart, but we know that the Methodists are having the same trouble with their soprano who "flats"—and has flatted for ten years, and is too proud to quit the choir "under fire" as she calls it; and we remember what a time the Congregationalists had getting rid of their tenor. So that choirs' troubles are to us only a part of the grist that keeps the mill going.

As the merest incident of the daily grind, it came to the office that the bank cashier, whose retirement we announced with half a column of regret, was caught $3500 short, after twenty years of faithful service, and that his wife sold the homestead to make his shortage good. We know the week that the widower sets out, and we hear with remarkable accuracy just when he has been refused by this particular widow or that, and when he begins on a school-teacher the whole office has candy and cigars and mince pies bet on the results, with the odds on the widower five to one. We know the woman who is always sent for when a baby comes to town, and who has laid more good people of the community in their shrouds than all the undertakers. We know the politician who gets five dollars a day for his "services" at the polls, and the man who takes three, and the man who will work for the good of the cause in the precious hope of a blessed reward at some future county convention. To know these things is not a matter of pride; it is not a source of annoyance or shame; it is part of the business.

Though our loathed but esteemed contemporary, the Statesman, speaks of our town as "this city," and calls the marshal "chief of police," we are none the less a country town. Like hundreds of its kind, our little daily newspaper is equipped with typesetting machines and is about to be printed from a web perfecting press, yet it is only a country newspaper, and knowing this we refuse to put on city airs. Of course we print the afternoon Associated Press report on the first page, under formal heads and with some pretense at dignity, but that first page is the parlor of the paper, as it is of most of its contemporaries, and in the other pages they and we go around in our shirt sleeves, calling people by their first names; teasing the boys and girls good-naturedly; tickling the pompous members of the village family with straws from time to time, and letting out the family secrets of the community without much regard for the feelings of the supercilious.

Nine or ten thousand people in our town go to bed on this kind of mental pabulum, as do country town dwellers all over the United States, and although we do not claim that it is helpful, we do contend that it does not hurt them. Certainly by poking mild fun at the shams—the town pharisees—perhaps we make it more difficult to maintain the class lines which the pretenders would establish. Possibly by printing the news of everything that happens, suppressing nothing "on account of the respectability of the parties concerned," we may prevent some evil-doers from going on with their plans, but this is mere conjecture and we do not set it down to our credit. What we maintain is that in printing our little country dailies, we, the scribes, from one end of the world to the other, get more than our share of fun out of life as we go along, and pass as much of it on to our neighbors as we can spare.

Because we live in country towns, where the only car-gongs we hear are on the baker's wagon, and where the horses in the fire department work on the streets, is no reason why city dwellers should assume that we are natives. We have no dialect worth recording—save that some of us Westerners burr our "r's" a little and drop an occasional final "g." But you will find all the things advertised in the backs of the magazines in our houses, and young men in our towns walking home at midnight, of a hot evening, with their coats over their arms, whistling the same popular airs that love-lorn boys are whistling in New York, Portland, San Francisco or New Orleans that same fine evening. Our girls are those pretty, reliant, well-dressed young women whom you see at the summer resorts from Coronado Beach to Buzzard's Bay. In the fall and winter these girls fill the colleges of the East and the State universities of the West. Those wholesome, frank, good-natured people whom you met last winter at the Grand Cañons, who told you of the funny performance of Uncle Tom's Cabin in Yiddish at the People's Theatre on the East Side in New York, and insisted that you see the totem pole in Seattle and take a cottage for a month at Catalina Island, and who gave you the tip about Abson's quaint little beefsteak chop-house up an alley in Chicago, and told you of the Irish woman who keeps a second-hand furniture shop in Charleston, where you can get real Colonial stuff dirt cheap—those people are our leading citizens, who either run the bank or the dry-goods store or the flour-mill. At our annual arts and crafts show we have an exhibition loot from the four corners of the earth, and the club woman who has not heard it whispered around in our art circles that Mr. Sargent is painting too many portraits lately, and that a certain long-legged model whose face is familiar in the weekly magazines is no better than she should be—a club woman in our town who does not know of these things is out of caste in clubdom, and women say of her that she is giving too much time to her church.

We take all the beautiful garden magazines, and our terra-cotta works are turning out creditable vases—which we pronounce "vahzes," you may be sure—for formal gardens. And though we men for the most part run our own lawn-mowers, and personally look after the work of the college boy who takes care of the horse and the cow for his room, still there are a few of us proud and haughty creatures who have automobiles, and go snorting around the country scaring horses and tooting terror into the herds by the roadside. But the bright young reporters on our papers do not let an automobile come to town without printing an item stating its make and its cost, and whether or not it is a new one or a second-hand one, and what speed it can make. At the flower parade in our own little town last October there were ten automobiles in line, decked with paper flowers and laden with pretty girls in lawns and dimities and linens—though as a matter of fact most of the linens were only "Indian head." And our particular little country paper printed an item to the effect that the real social line of cleavage in the town lay not between the cut-glass set and the devotees of hand-painted china, but between the real nobility who wore real linen and the base imitations who wore Indian head.

In some towns an item like that would make people mad, but we have our people trained to stand a good deal. They know that it costs them five cents a line for cards of thanks and resolutions of respect, so they never bring them in. They know that our

Saying That the Strawberries Served by Mrs. Frelingheysen at Her Luncheon were not Fresh but were Sun-Dried

paper never permits "one who was there" to report social functions, so that dear old correspondent has resigned; and because we have insisted for years on making an item about the first tomatoes that are served in spring at any dinner or reception, together with the cost per pound of the tomatoes, the town has become used to our attitude and does not buzz with indignation because we poke a risible finger at the home-made costumes of the Plymouth Daughters when they present The Mikado to pay for the new pipe-organ. Indeed, so used is the town to our ways that when there was great talk last winter about Mrs. Frelingheysen for serving fresh strawberries over the ice cream at her luncheon in February, just after her husband had gone through bankruptcy, she called up Miss Larrabee, our society editor, on the telephone and asked her to make a little item saying that the strawberries served by Mrs. Frelingheysen at her luncheon were not fresh but were sun-dried. This we did gladly and printed her recipe. So used is the town to our school-teachers resigning to get married that when one resigns for any other reason we make it a point to announce in the paper that it is not for the usual reason, and tell our readers exactly what the young woman is going to do.

So gradually, without our intending to establish it, a family vernacular has grown up in the paper which our people understand, but which—like all other family vernaculars—are Greek to those outside the circle. Thus we say:

"Bill Parker is making his eighth biennial distribution of cigars to-day for a boy."

City papers would print it:

"Born to Mr. and Mrs. W. H. Parker, a baby boy."

Again we print this item:

"Mrs. Merriman is getting ready to lend her fern to the Nortons, June 15."

That doesn't mean anything unless you happen to know that Mrs. Merriman has the prettiest Boston sword fern in town, and that no bow-window is properly decorated at any wedding without that fern. In larger towns the same news item would appear thus:

"Cards are out announcing the wedding of Miss Cecil Norton and Mr. Collis R. Hatcher at the home of the bride's parents, Mr. and Mrs. T. J. Norton, 1022 High Street, June 15."

A plain drunk is generally referred to in our columns as a "guest of Marshal Furgeson's informal house-party," and when a group of drunk-and-disorderlies is brought in we feel free to say of their evening diversion that they "spent the happy hours, after refreshments, playing progressive hell." And this brings us to the consideration

Suppressing Nothing "on Account of the Respectability of the Parties Concerned"

of the most important personage whom we have to deal with. In what we call "social circles," the most important personage is the woman who keeps two hired girls and can pay five dollars a week for them when the prevailing price is three; in financial circles the most important personage is the man who buys real-estate mortgages; in political circles the most important personage is the man who knows

(Continued on Page 29)

Echoes of Greatness

By John S. Wise

Author of The End of an Era

Jefferson Davis and Stonewall Jackson

THE reader must now accompany me for a little while to a region outside the United States, for shortly after the expiration of the term of Mr. Buchanan I took up my residence, for four years, in a foreign country—the Confederate States of America.

Mr. Lincoln never acquiesced in this view but insisted that he was my President, nor did I ever have a chance to discuss it with him personally. The logic of events had about convinced me that I could not make my contention good, however sound it might be in theory, when Mr. Lincoln fell beneath the hand of the assassin.

I was fourteen years old when the great Civil War broke out. Touching my age, when it ended, I was much in the condition of a little darky on a Virginia plantation. He opened the farm gate for a visitor to his master, and in consideration of that service claimed the right to scramble up behind the carriage and ride to the great house. The visitor, impressed by his bright face and general precocity, looked back at him and said: "You are a bright little chap, my boy. How old are you?"

Grinning from ear to ear the boy replied, "I dunno, sir, 'xactly how old I is. Mammy says I ean't but fo'teen. But by de fun I's had I 'spec' I must be 'bout twenty-five!"

Whether my experiences during the four years in which the war lasted be called fun or something else, they brought with them a grim realization of life's seriousness, and I developed more rapidly during that time than in any like period of my existence.

I was "possessed" by Mr. Jefferson Davis, but "obsessed" by Mr. Abraham Lincoln. The reader will please observe the appropriateness of this description.

The word obsess is a comparatively new one. One cannot find it in the dictionaries of the Confederate period, but I like it because it expresses a condition. Funk & Wagnall define obsession as a "condition of being vexed by a spirit from the outside." See how it fits.

If Mr. Lincoln had really been what my youthful fancy pictured him the term would suit my case all the better,

for the lexicographers declare that it applies "more particularly to evil spirits," and that surely was what I considered him then.

Among those with whom I was reared the Northern people were believed to be the aggressors and the Southern people thought they were acting purely on the defensive. I believed that as religiously as I ever believed anything.

We regarded the election of Mr. Lincoln as simply registering the purpose of the Northern and Western States to disregard every Constitutional guaranty of the Southern States, and to overthrow the institution of slavery by fair means or by foul. The people among whom I was reared were not zealous advocates of slavery. On the contrary, they looked upon it as an inherited evil, about which they were constantly debating methods for its ultimate abolition. As for myself, I think my New England and Puritan blood must have been asserting itself, for as far as a boy of my age may be said to have had any views upon a subject of that gravity, mine were such that, even had the war not occurred, I believe I should have grown up an Abolitionist. Moreover, unless I grossly misapprehended the sentiments of older people, I believe Virginia would, of her own volition, have abolished slavery in a very short time but for outside interference.

But the argument of that time was that the North was unjustifiably and impertinently intruding and interfering in a matter with which it had nothing to do, in utter disregard of Constitutional limitations, and that, if it might do this, it might do the same thing concerning other matters until the South was at its mercy.

It was further argued that, as the Northern and Southern views of the interpretation of the Constitution had been, from the first, radically and irreconcilably in conflict, the South ought to withdraw from the Union, else it would be completely dominated by the North.

That was unquestionably the plea on which the greater part of the Southern people were induced to give up a love for the Union and ultimately to favor secession.

But slavery was at the bottom of the trouble, no matter who may delude himself to the contrary.

Children are among the keenest of listeners and closest of observers. They are, too, as apt as anybody to see and hear the real underlying motives of great controversies, the good as well as the bad, even when older people seek to veil them beneath sophistries.

The political leaders of the South must have been intensely inflamed and in deadly earnest against the North. I do not remember that in all the discussions I heard preceding the war I ever heard any Southern man concede to the Republican party or its leaders any broad or patriotic purpose or any conciliatory feeling toward the South. Lincoln, Seward, Chase, Wade, Greeley—in fact all the Republican leaders—were denounced as South-haters, who at heart rejoiced even at the lunatic bloodthirstiness of John Brown, and as men who would, if they dared do so, incite and encourage servile insurrection, murder and rapine to accomplish the destruction of slavery, regardless of the terror or suffering which might be inflicted thereby upon their white brethren in the Southern States.

The Southern masses had unquestionably been wrought up to this belief when they voted in favor of their respective

Editor's Note—This is the second in a series of six papers by Mr. Wise, being his personal recollections of prominent men. The next paper will appear in an early issue of the magazine.

States seceding from the Union. So believing, they were fully justified in making the effort.

It is easy to say that the South was in the wrong, and admitting it, it does not wipe out the fact that the Northern people themselves were far from blameless in that they countenanced and even encouraged the doing and the saying of many things in public and in private, which gave color to the popular apprehensions in the South.

For this reason I have never felt called upon to defend my section for attempting to secede. The South may have been as arrogant and domineering as Northern writers represent her, but there was enough of arrogance and bad blood in the North to make Southern men desire to dissolve political partnership with her. The right to secede was always a debatable one, with the preponderance of logic favoring the abstract right; while sentiment, rhetoric, eloquence, the memories of the past and the hope of future national greatness were all on the other side of the argument.

It is easy enough now to see that the nation is greater and more prosperous than either could possibly have been if two nations had been formed from it. But much of its greatness is the result of the great war, and it would not have achieved it if the war had not happened. It is easy, too, to moralize now about the way in which the conflict might have been avoided but for the ambitious designs of this man or that, or this set of men or that. Undoubtedly it might have been avoided if men had been angels. But the quarreling over the things that led to the war had gone on so long and had been so acrimonious that a good blood-letting was the only way to put an end to it. When, at last, the fight did come, and the North proceeded to coerce the South, the attitude of the Northern man who sided with the South was not a whit more peculiar or unnatural than that of the Southerner who sided with the North. It required a great deal more of explanation to justify the action of such than it did to justify those who maintained their natural affiliations.

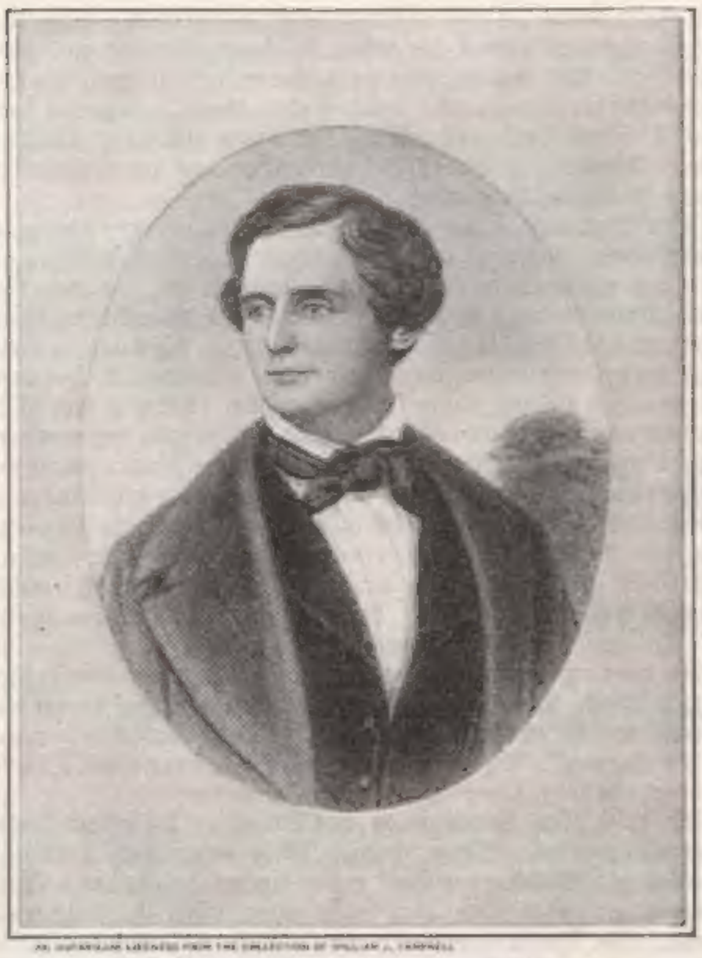
Unquestionably there were good men from each section who adhered to the cause of the opposite section. But there were not many of that kind on either side. As a class those who took sides against their own section were a sorry lot, both North and South, and both sides know it, whether they confess the fact or not.

For myself, I am glad I sided with the South. I do not mean to imply by this that, after all, things did not turn out for the best. But the Southern side was mine, naturally, and I would rather have been whipped fighting for and with my friends than have aided in such a bitter and bloodthirsty struggle against them. In after years I became identified with a political party which is opposed by the great mass of my old Confederate comrades. But that is quite a different matter. It is not like fighting them and shedding their blood. It only means that concerning political policies and current events I believe that I have more common-sense than they have. They do not think so now, but the time will come when they will find out that I was in the right and they were in the wrong. But quarrel as we may about the things of the present, they cannot deny my Confederate brotherhood with them, nor can they rob me, if in their wrath they would attempt it, of the pride I have in the fact that I was a Confederate soldier. Whatever else we may have lost in that struggle, we gave the world Robert E. Lee, and he led an army with a record for valor that will preserve its memory as long as the world counts courage and self-sacrifice among the noblest traits of men.

So let not my reader expect to hear from me any explanations or regrets about my having been a so-called Rebel. That is just what I was, and though I do not want to flaunt the fact offensively in the face of anybody who felt differently, I must admit that to this day I am proud of my record as a follower of Lee.

All that was a long time ago, and those who felt most bitterly about it are now reconciled, but there is one exception to the general amnesty of the Northern mind which I cannot, for the life of me, understand, and that is why, when the Northern people seem to have forgiven all other Confederates, they still, in some indefinable way and for some inexplicable reason, cherish a grudge against Mr. Davis, as if he were called upon to make vicarious atonement for the sins of all the rest of us. What did he do that keeps him without the pale of Northern charity? He certainly was not so preëminently great that he led his people against their will. He was not so popular that he might mislead them. He was neither so good that he did the North unusual damage, nor so bad that he excited their special vengeance. Their attitude toward him only excites sympathy for him even among his old comrades, with whom he was never a favorite, and makes a soft place for him in the heart of every ex-Confederate.

Mr. Davis was never a particular friend to me or mine. I never believed he was a very great man, or even the best President the Confederate States might have had. But he was our President. Whatever shortcomings he may have had, he was a brave, conscientious and loyal son of the South. He did his best, to the utmost of his ability, for the Southern cause. He, without being a whit worse than the rest of us, was made to suffer for us as was no other man in the Confederacy. And through it all he never, to the day of his death, failed to maintain the honor and the dignity of the trust confided to his keeping.



Jefferson Davis at the Age of 32

Yet the North seems not to have forgiven him. For that very reason I cherish his memory with peculiar tenderness. After forty years of renewed loyalty to our reunited country, in which I have battled for the acceptance in good faith by the Southern people of the results of the war, after seeing, with loyal pride, my sons bearing to victory the flag against which I fought, I feel that I have a right to stand up anywhere and demand for the memory of Jefferson Davis just as much kindness, just as much charity and just as much forgiveness as is accorded to the memories of Lee or Johnston, or any of the great Confederate heroes. I believe that his courageous and constant soul is at rest in a haven somewhere provided for brave and loyal spirits, whose reward does not depend upon success, or even upon whether they were in fact right or wrong, but upon their having striven in this world for what they believed was right, according to the power God gave them to see the right. And that is what I believe Mr. Davis did.

The first time I ever saw him was in the summer of 1862, after the battle of Seven Pines and before the seven days' battles around Richmond.

Being in Richmond in June, 1862, and learning that the Third Alabama held a point on our line where it crossed the nine-mile road, I rode down there, one afternoon, to look after a number of old friends. An active artillery duel was in progress, and together with a company of friends I rode to Strawberry Hill for a better view. When we had seen enough and were about to start for home we had another treat in store for us. The fine evening, the extraordinary noise had combined to bring President Davis out to the lines. We met him and his staff riding on horseback as we were returning to the city. We drew up and saluted as they passed. I had a good look at Mr. Davis. He was a man of striking appearance, thin and wiry. A gallant officer in the Mexican War, I believe he delighted in military service and prided himself on his martial carriage. He was well mounted and sat his horse well. Who were with him I do not know, nor did I then know, and in fact, in many interviews with him afterward, I never observed that Mr. Davis had lost the sight of one of his eyes. I have a vague remembrance that his handsome and always courteous young secretary, Burton Harrison, was of the party. Those were the brave and hopeful days of the Confederacy, and the last we heard of the President that day was the cheering in some of the camps that he was visiting.

The last time I ever saw the late Dr. Hunter McGuire, Stonewall Jackson's medical director and his warm personal friend, he told me an incident in the lives of Jackson and Davis which occurred about this time. It may be that Doctor McGuire has told it in some of his own writings. If so he has doubtless told it better than I shall, for he was a charming raconteur. Our friendship extended over nearly forty years. This story illustrates the characteristics of both Mr. Davis and General Jackson so thoroughly that I shall give it, even if it has been told elsewhere, regretting that I cannot fix the precise spot at which the first part of the story was located.

Doctor McGuire said that after the hardest fighting in the first battle of Manassas, where Stonewall Jackson was wounded in the hand, he was bandaging Jackson's hand. It was on the porch of a little store at the crossing of a stream. From my knowledge of the battlefield I think it must have been where the Sudley road crosses Young's branch, near the Warrenton pike. At any rate the tide of battle had then turned in favor of the Confederates and Jackson had taken time to have his wound dressed. About the place were a large number of men awaiting their turn, most of them wounded, some of them stragglers no doubt; but Jackson knew the situation thoroughly and was feeling no alarm at their presence. Just then a horseman, in civilian's dress, greatly excited, dashed up, and reining his horse in the stream, rose in his stirrups and began an impassioned appeal to the men, begging them not to give up the fight, and assuring them that they were not whipped, that the enemy was in retreat, and that if they would not act like cowards and cravens victory was assured. He then proclaimed himself to be President Davis. It seems that Mr. Davis, having arrived upon the field and having heard of the reverses of the morning, but not of our subsequent successes, had dashed forward, and seeing this throng of apparent stragglers, was seeking to rally them and induce them to return to battle.

Doctor McGuire said that neither he nor General Jackson had ever seen Mr. Davis before, and that they had no idea who he was until he announced himself. But Mr. Davis made his announcement too late to influence General Jackson's action, for upon hearing Mr. Davis' outburst Jackson literally flung aside the bandages from his hand, and with more excitement than Doctor McGuire ever saw him show before or afterward, advanced quickly toward Davis, saying, "What is all this fuss about? These men are not cowards. These men are not deserters. These men are not stragglers. They are my men and are mostly wounded. We are not hard pressed. We have whipped the Yankees and the fighting is over. Who are you, sir?"

"I am President Davis, sir. Who are you?"

"I am General Jackson, sir," said Jackson, now realizing the situation and saluting. Then he calmly returned to have his wound dressed, and Mr. Davis departed for some other part of the field. Jackson was evidently very indignant at the imputation cast upon his men; and Mr. Davis evidently did not relish the language or the manner of his subordinate. McGuire said that in all their subsequent intercourse Jackson never alluded to this episode but once, but it was plain to him then that the grim old Presbyterian fighter was not an admirer of Davis.

Now for the sequel: McGuire said that one night, near Malvern Hill, during the seven days' battles, General Jackson asked him to accompany him to General Lee's headquarters. McGuire had no idea what the occasion was to be, but always liked to gratify the General. Upon arriving at General Lee's headquarters they found him and General Longstreet. Lee, Longstreet and Jackson soon had out the maps and were conning them together most fraternally, discussing the best method of attack on the morrow. He said Jackson was devoted to Lee and had great confidence in Longstreet; that they were all deeply interested in the subject they were discussing and unreserved in their exchange of thoughts and

Stonewall Jackson

suggestions. He, of course, took no part in the council, but felt gratification that the leaders of our army were so harmonious. Suddenly a commotion was heard on the outside, and a moment later President Davis appeared unannounced. He entered smiling and said: "General Lee, you see I have followed you up. I became so anxious that I could not remain in Richmond." General Lee greeted him cordially, shook his hand and bade him welcome. Then Mr. Davis shook hands with Longstreet, whom he knew well, and turned with a look of hesitation to General Jackson, whom he did not seem to recall. "Why, President," said General Lee, omitting the Mister, a fact that McGuire commented upon, "don't you know who that is? That's General Jackson. That's our Stonewall." The President evidently had not recognized General Jackson.

Jackson had never been much in the East since Manassas. After Manassas he had returned to the Valley, and actively busied himself there until he was moved East by General Lee to coöperate in the attack on McClellan's flank about ten days before this meeting. Moreover, he was not such an imposing figure that men thought when they looked at him, "This must be a hero." On the contrary, he was anything but a fancy picture in his old hang-over forage cap and well-worn coat, his rough cowskin, muddy boots, his big, awkward feet and hands, his straggling beard. When he stood, he looked as if he was sprung in the knees. Hearing who he was, Mr. Davis' face lit with a smile of enthusiasm, imparted by the cordial reference of General Lee to Jackson's services, and apparently he would have shaken hands. But General Jackson drew himself up to the best military attitude he could assume, gave a formal military salute, and stood there motionless, while the smile died out on the face of Mr. Davis. Clearly General Jackson remembered certain disagreeable correspondence which had at one time impelled him to tender his resignation, and we may be sure that Mr. Davis did not misunderstand his frigidity.

Jackson went into his shell completely after Davis' arrival, and took no part in the subsequent discussions. He soon withdrew, and McGuire, on their way back to their own quarters, remarked to him: "General, I am surprised that you and Mr. Davis have not met before." "Never," was the laconic reply. Then, after a pause, Jackson added, with the quiet chuckle in which he sometimes indulged: "Except that time when we both saw him at Manassas."

I had several opportunities later, and particularly on visits to Richmond during the winter of '64, to see Mr. Davis. The war had then aged him very much. I remember once calling upon him officially, in company with my father, to consult him about promotions in my father's brigade. Mr. Davis was very civil and kind, but seemed to me to have come to a realization that our struggle could only be successful by a miracle. I think everybody believed he was unselfishly devoted to the cause and gave him credit for doing the best he knew how for our success, but candor compels the statement that he was not so popular as he might have been, and that such faith as was left in our success pinned itself to our armies in the field and their great commanders. Mr. Davis was given the credit, justly or unjustly, of having a particular set of favorites and advisers; of lacking the faculty of taking all of his leaders into his confidence; in a word, of not being a "mixer" as Mr. Lincoln was; of esteeming those who were in his particular circle too highly and underrating the capacity and influence of those not in this coterie. For instance, it was generally believed that Mr. Davis set too high an estimate upon General Bragg and General Hardee, and that he was too prone to overlook the merits of anybody else until he had exhausted every effort to secure a West Pointer. Furthermore, among the army officers themselves there was a feeling that he had brought over with him a great many old prejudices inherited from the long-standing feud, which arose when he was Secretary of War, between the line and the staff. Mr. Davis was by his first marriage son-in-law of General Zachary Taylor. It may not be generally known that there was considerable jealousy between General Taylor and General Winfield Scott, that even in the time of Mr. Davis' incumbency of the War Office the conflict between the Adjutant-General's office and the General of the Army arose, and that General Lee was the most beloved subordinate of General Scott. That conflict continued in the United States Army from that time until the creation of the General Staff. It was so flagrant when General Sherman was Commanding General that he removed his headquarters to St. Louis, and we all remember what a time we had between Adjutant-General Corbin and General Miles, during the Spanish War.

It seems amusing that the same controversy was transferred to the Confederacy and that the estrangements and jealousies begotten by it should have continued to be felt there. Yet it was generally believed to be so. Right or wrong, it detracted from the popularity of Mr. Davis.

Two other meetings that I had with President Davis, as a bearer of dispatches, immediately following the evacuation of Richmond and preceding the surrender at Appomattox, I have described elsewhere. I shall never forget the courtesy and patience with which Mr. Davis conducted his examination of me, or his fatherly interest in seeing that I was fed and cared for when he learned what a trying journey I had made. He gave me return dispatches the following morning and I started with them to General Lee, but I never delivered them, for upon reaching Halifax Court House I heard of his surrender and turned southward to Johnston's army.

The next time I saw Mr. Davis was under very changed conditions. I cannot fix the exact date in my memory, and it is not sufficiently important to hunt it up. During the war all my father's household effects were transferred from our home at Rolleston to Fortress Monroe. My father would not make any move to obtain their restoration because it involved taking some kind of oaths. Finally the War Department gave an order for their delivery to my mother, and I was selected to go down to Fortress Monroe and receive them. My reception was in every way gracious and accommodating, and at the close of my business General Hayes—"Old Billy" everybody called him then—asked if I would care to call upon Mr. Davis. Assured that I would, he told me I might do so. There were no formalities about it. An order on a visiting-card, directing all sentinels to allow me to pass, gave me access to the quarters where Mr. Davis lived. He occupied at that time a suite of casemate rooms on the southeast face of the fort, somewhere near to the flagstaff. They are quarters which, ever since I have known the fort, have been officers' quarters.

Mr. and Mrs. Davis were both there. I visited them unaccompanied. They were a little surprised, I think, at seeing a Southern friend come up so boldly, but they seemed gratified also, and were most kind in their welcome. Mr. Davis was more gracious than I ever saw him. He took my hand between both of his and smilingly said: "Why, Captain, I am delighted to see you," and I checked him laughingly by replying: "Ah, Mr. President, you mock me with a title you never gave me when you might have done so. I was only a lieutenant, and it's too late now." Both he and Mrs. Davis laughed heartily at the conceit. His reply was, "Well, you *ought* to have been a captain, anyhow."

Then we had a good, heart-to-heart, old-fashioned talk, and what rejoiced me most was the prospect that he was soon to be released. He was looking remarkably well, and his only complaint was that the dampness of the location inclined him to rheumatism. Soon after that I think his quarters were changed to Carroll Hall.

I enjoyed that visit. When it was over I felt nearer to Mr. Davis and appreciated what he had done and suffered for the Confederate cause more than I had ever done before. But the memory of Mr. Davis which impresses me as much as any other is of his visit to Richmond in 1875, when the statue of Stonewall Jackson was unveiled. That was a most memorable occasion. Mr. Davis delivered an address before the Society of the Army of Northern Virginia, the night after the unveiling. I had heard much of his eloquence, but had never heard him speak but once, and then under not very favorable conditions. The speech he delivered in 1875 was one of the very best and one of the most eloquent speeches I ever heard. Moreover, it was in singularly good taste, free from all reproaches, bad blood or recrimination. Reduced to its last analysis, it said: "God knows we believed we were right. We did everything that men could do to maintain our convictions. Our times are in His hands. Let us accept the results without murmur. But above all, let us never cease to honor and maintain the glory of our dead."

Say what anybody will about Mr. Davis, his conduct from the end of the war to the time of his death was irreproachable: irreproachable, too, under strains that were very hard to bear. He was superbly silent under attacks that were unjust, tantalizing and oftentimes ineffably mean. It distresses me to this day whenever I hear anybody speak disparagingly of this man, who was unquestionably devoted to the cause for which he lived and died, and who was infinitely greater than his traducers.

The Saint at Home

By David Graham Phillips

Kind Employers Who Pay Insults with the Wage

The Basement-Door of Her House Suggests a Railway Station

IN FIFTH AVENUE, New York City, opposite Central Park, lives the son of one of the richest men of the last generation. The family fortune is composed, in the bulk, of the results of three masterstrokes—the stealing of a great municipal franchise, the wrecking of a great railway, and the manipulation of one of the most gigantic "squeezes" in the history of finance. But all that is ancient history now. The proceeds of the paternal plunderings are conservatively invested, and the son and his wife lead the respectable, dull lives to which fashion and conventionality condemn New York's very rich.

The son is rather stupid—says little, does less. It is his wife who is the active partner. She was born in poverty and believes herself to have retained a lively memory of her former days and a deep sympathy with those in distress. She thinks herself a tender-hearted woman; and her friends always speak of her as a good, generous, charitable soul.

To illustrate: the other day her butler came to her with a story of how a woman with a child at the breast had fainted on her front stoop. In a wrapper, with hair in curl-papers, with feet in bedroom slippers, she rushed into the street and herself helped to carry the woman into the house. With tears streaming down her cheeks, she drank in the woman's pitiful tale.

"Isn't it dreadful," she cried, "that such things can happen in New York, where so many of us have so much more than we need!"

And the sick woman was sent to the hospital in the rich woman's own carriage, and will stay on her charity list as long as she likes.

This rich woman, like many and many a woman of New York's idle rich class, reads the newspapers diligently for cases of distress, and, finding one that appeals to her tender heart, flies to the rescue with glowing cheeks and angel eyes. She never refuses to subscribe to a charity; she is the mainstay of a score of New York's hundreds of charitable enterprises. The rector of her church speaks of her as "That Saint!"

There is just one flaw in her happiness. She cannot get along with servants. Her chief topic of conversation is, of course, charity. When she is not talking of the poor, of the wickedness of those who inquire before they give, of the heartlessness of New York's careless hundred thousand that "roll" in wealth, she is railing against the servant class—its incompetence, its ingratitude, its insolence, its dishonesty. And she changes servants so often that the basement-door of her house suggests a railway station.

She has just discharged a butler—the man who brought her news of the opportunity at her very threshold to revel in her favorite diversion. The story of her conflict with this butler is interesting. He had been with her four years. She engaged him in England at the English rate of wages, he agreeing to pay his passage to America—she made this a condition of engaging him. He had not been long with her in America before he discovered that the prevailing rate of wages for butlers here was double the English rate, chiefly because the cost of living is so much higher. He asked for an increase; she put him off, promising to pay him more as soon as he showed familiarity with his duties. Being a timid sort, hating change, he stayed on and on, submitting to savage criticisms of his work, though he felt that they were made solely to show him, and to enable the woman to convince herself, that he wasn't worth higher wages. The incident of the sick woman on the doorstep was the last straw. He announced that he would leave unless she gave him at least ten dollars a month more.

"I've put up with you long enough!" she cried, and discharged him *without a reference*.

"I'm sorry," said her husband that evening. "He was one of the best butlers in New York."

The "Saint's" eyes flashed. "How can you say that?" she cried. "I have been keeping him, as I keep all these worthless trash—out of charity."

A short time ago it was her maid. Three years ago she had a maid who was a wonderful seamstress. In a burst of confidence she said to one of her friends:

"Angélique is a treasure. And, just think, I only have to pay her twenty-two dollars a month."

The friend got access to Angélique and hired her away for the current rate for first-class maids—thirty dollars a month. Our "Saint" had something to talk about, you may be sure! She did without a maid until she went abroad. On tour through the château country she hired a French girl for twenty dollars a month—enormous wages in France for that kind of work. The girl was quick, willing, most satisfactory. After a year in this country she asked for a raise of two dollars a month. Our "Saint" haggled like a fishwife. In trying to beat the girl down to a dollar raise, she said some things so insulting that the girl left.

Our "Saint" got a new one, not nearly so good, for twenty-five dollars a month. "I will not pay more than twenty-five dollars a month for a maid," she says. "It is an outrageous price. I think we who are rich ought to be careful how we overpay these people and give them ideas above their station." Our "Saint" has a dog on which she spent two thousand dollars last year—one hundred and sixty-odd dollars a month. Also she gave thirty thousand dollars for an antique desk that just fitted into a small corner of her sitting-room.

Another eccentricity: She has a quick eye, has the "Saint." As she is so very rich, the dressmakers show her gladly their best models. She examines carefully such as strike her fancy. Then she goes home, and, with the assistance of her maid, copies them. "I saved on my dressmakers' bills alone last year enough to pay half my regular charity subscriptions," she says boastfully. She does the same sort of thing about hats.

Is she tender-hearted? Or is she a vain, bad woman, mean, self-indulgent, a thief and a liar?

In a magnificent house on the Lake Drive, in Chicago, lives a famous millionaire. He gives away one-fifth of his income every year to colleges, hospitals and charities. When he buys a paper in the streets he gives the newsboy a dollar. He gives the barber five dollars every time he has his hair trimmed. He pays all his employees *who come into personal contact with him* liberal salaries and wages. On the first cold day of winter he thinks of the masses of his workingmen. "Poor devils!" he says. "Send each of them a load of coal." He is profuse with turkeys on Thanksgiving, lavish with five and ten dollar gold pieces at Christmas. At the theatre, when poverty or injustice is depicted, he weeps. The rector of his church takes him for the model in sermons on "the Christ-spirit in modern industry."

But the masses of this man's workingmen toil twelve, fourteen, sixteen hours a day for miserable wages. They live in hovels, where unsanitary conditions maintained by his agents kill them, at certain seasons, like flies. He adulterates the products of his factories, employing a staff of chemists for the purpose. He spends huge sums each year in bribing courts and legislatures.

When some one spoke to him about the long hours of his men he said: "That's the way I worked when I was young. That's how I got where I am." When it was suggested that not all men were endowed with his great strength and endurance he said: "Survival of the fittest! A cruel law, but Nature's own. God's own. I cannot interfere with it. Besides, no man has to work for me unless he wants to."

No one is ever indiscreet or tactless enough to speak to him about his briberies and adulterations. But he has been known to refer to them indirectly. "Modern business conditions are frightful in some ways," he has said. "We men whom God has put in the direction of affairs have a fearful responsibility. If it were not that I must keep my great enterprises going, must feed the thousands of hungry mouths dependent on the work I give, if it were not that I have so many charitable and educational enterprises that look to me for support, I sometimes think I should give up and retire. But I must do my duty. I must fight the devil with fire and keep my business enterprises going."

Is he a magnanimous martyr? Or is he a hypocritical scoundrel, like the bandit who kills the traveler and then gives one gold piece out of the stolen bagful for prayers for the repose of the victim's soul?

Here are two extreme cases—extreme, but not unique.

Isn't there just a little too much generosity nowadays, just a little too little justice? Does the generosity that refuses to be just make the injustice stand out in lighter or in darker colors?

It is so cheap to be generous. It costs to be just.

A Guide to Eldorado

By Harrison Rhodes

The Story of a Social Experiment and what Came of It

THIS story, if one traces it to its origins, is founded on, derived from, rooted in (whichever may be the correct expression) the burnt end of a beefsteak intended for the lunch of Charles Edward and Lady Angela Austin. Lady Angela had intended to administer merely the mildest reproof, but the cook seized the opportunity to explain that her heart was sore with innumerable grievances, for which the ruining of a single meal was no assuagement whatever. Those who love and lead the American domestic life need not be told that now events followed fast upon events. The original beefsteak burner departed, but many of her kind now passed through the house, a nightmare procession of incompetence and incivility.

Happily, the Austins are always asked to dine by everybody in New York who has a decent cook. Happily, too, as Charles Edward remarked, no one need starve while Delmonico's and Beefsteak John's still stand where they do. Yet there are moments when the boiled egg at one's own fireside is more tempting than ortolans (if, indeed, such birds exist outside of novels) at another's table. Finally Lady Angela, standing at the drawing-room windows to watch the departure of the tenth reptile, turned in revolt to the writing-table and, extracting some cable-blanks, penned a despairing cry for help—for a servant, if you dislike the good American word "help"—to a cousin in Paris. There at once a chef was found and started on his seasick way to New York, where upon a bright May morning he should have disembarked, and been within the hour turning an omelet in Washington Square.

Not until early the next morning, however, did word come to Mr. Austin that Monsieur André Juillot was detained by the immigration authorities at Ellis Island upon some technical objection to his being a "contract laborer." At such moments as these patriotism is apt to flag. Charles Edward, sending the communication to Lady Angela from his dressing-room, feared its effect upon an English wife. At breakfast, it seemed to him, there was an ostentatiously British undulation in her hair, and a trans-Atlantic aloofness in her cool voice as she asked:

"Are these immigration laws of yours part of . . . part of the Protective System?"

"Yes," answered Charles Edward.

"To protect American servants?" she inquired insinuatingly.

"Yes."

"Doesn't that seem a little imaginative ——"

"Because there aren't any to protect?" interrupted her husband.

Lady Angela, thus forestalled, smiled, and turned cheerfully to the problem of rescuing her chef.

Charles Edward, his spirits rising as he drank his tea, produced impromptu a full-grown theory of how it was to be done. Such things as telephones, telegraphs and even posts, he announced, destroyed the picturesqueness of modern life. Enough things happened, one even caused enough things to happen, but at the interesting moment one was always at the wrong end of an electric wire and never "Johnny on the spot," watching events. This meant, to be specific, that since, on this fair morning of the thirtieth of May, the sun shone, the sky was blue, and they loved each other, he and Lady Angela should themselves go to Ellis Island.

This they did. But the reader may now forget Monsieur André Juillot—unless, indeed, he happen to be asked to eat a dinner of his cooking, which is not easily forgotten. There is small need to vex one's self with the intricacies of the contract labor law. If they had applied to her chef—which is doubtful—Lady Angela would have succeeded somehow in driving a coach and four through them, that is certain. She returned to New York, bringing in triumph with her not only Monsieur André, but an agreeable blue-eyed young official acquired upon the expedition, who was obviously making a mere excuse of business in town to accompany the visitors to Battery Park.

All this had to be told to explain why on this sparkling spring morning the Austins and Mr. Lloyd McClanahan (by this time discovered to be a college chum of a cousin of Charles Edward's) stood idly a few steps up the staircase leading to the elevated station, warming themselves in the sun, and surveying affairs below.

To any one with an eye half sympathetic there is matter for both laughter and tears every day in our little green park by the waterside upon which the poor alien first sets a rather timorous foot. What high hopes for the future, what fierce desires to forget the squalors and sorrows of the past, one might read upon the immigrants' faces, were not everything for the moment swallowed up in childish bewilderment and wonder at the New World. On the Battery there is a kind of halt before the battle. Along the sunny sides of the hoardings behind which they build the subway one can catch a moment's rest before facing America, which seems to guard against nearer approach with threatening phalanxes of mountainous buildings. Here some are met by friends, by children, by parents, by lovers, already initiate into the mysteries of this Western land. Some in a warm corner await the cold mercies of the *padrone*, who will send them to every corner of the Republic to those rougher labors, the hewing of wood and the drawing of water—railways and sewers, to be precise—which the children of America themselves despise.

There are also quick changes of nationality. This day was an Italian day, and the scene upon which our party of three was looking might have been somewhere along the quays at Naples when the sun tempts forth even the most industrious to idle in its warmth. Women with bright kerchiefs on their heads sat with their children guarding amusingly miscellaneous heaps of luggage. Men, freed from such cares, gathered in groups near by, or occasionally the truly adventurous wandered as far as the new Aquarium in Castle Garden, where, in the place where their predecessors disembarked, the immigrants of to-day may see the marvels of that deep over which they have just safely come.

Both Charles Edward and Lady Angela were lovers of Italy, and memories of the peasantry of the coasts of Sicily and the hill-towns of Tuscany and Umbria made them watch with affectionate interest these wanderers away from that enchanted land. No one who has once felt its magic can himself see how its children can approach any foreign shore whatever without an overpowering sense that beauty and delight are now lost forever. Yet the dull, low reaches of Long Island and the highlands of New Jersey are often, for them, we know, the coasts of the Promised Land.

"What do they think? what do they expect?" mused Lady Angela.

"Who should know better than you, my dear Angela?" was Charles Edward's quick retort. "My wife is, as you know," he explained to Mr. McClanahan, "a foreigner, and was herself an immigrant to this country only a few years ago."

"Yes," said the young woman in question, "but, you see, I didn't come till after I was married to an American. I knew the worst already. These poor creatures, what do they expect to find?"

"All they want in the world, all they didn't have back there: isn't that it, Mr. McClanahan?"

"Not quite, nowadays, Mr. Austin," was the answer. "Too many have gone back to visit the old country! They know nowadays that there are other streets in New York besides Easy Street."

She was Terrified to See the Pale-Faced Man

"Easy Street!" exclaimed Charles Edward. "Why, there was a time, I'm sure, when they were so ignorant that they expected to find the streets paved with gold like—wasn't there another city, somewhere, whose streets were like that?"

"For shame, Charles Edward!" protested his wife. "*I* was *made* to read about it when *I* was a child. But were they really like that? It's pathetic."

"There certainly was a time when they expected to find somebody at the landing to offer them *una bella jobba*—that's what an Americanized dago I know called his place. They expected—really they almost did—to find money in the streets."

"They thought they were coming to an ideal America," added Charles Edward. "Their America was the sort of thing that perhaps its founders dreamed of—a refuge for the oppressed of all nations; where there was liberty, a roof-tree, and a kettle stewing on the hearth for all; where men were brothers, and each man's hand was stretched out in welcome to the newcomer to comfort and to aid."

"Why," said Lady Angela softly, "that would be like Heaven, wouldn't it?"

"I don't believe it's blasphemous," replied her husband, "to say that it would. In Heaven there aren't trusts, I suppose, nor the poor, nor the unemployed. And I expect, when you go there, even if you're an ignorant Italian, you don't sit on the sidewalk with your back to a board fence—even though the sun is shining—and get no more welcome than America seems to be giving these people here."

Mr. McClanahan looked at Mr. Austin as if surprised to find him sentimentalizing thus. Lady Angela, fumbling with her purse, managed to get it open. She regarded it rather ruefully.

"I can't pave even a square inch with gold," she said, smiling regretfully; "but I suppose silver is fairly nice."

She leaned over the railing and waved a hand. Below, a tiny child—the smallest living one surely, so Charles Edward said—toddled along in a little promenade away from its mother, who sat near by on the curb.

"*Ecco, signora!*" called out Lady Angela, as she tossed down a coin. "*Ecco qualche cosa per il bambino.*"

"You speak Italian?" asked Mr. McClanahan in surprise.

"Both of us, a little."

"You wouldn't take a position down at the Island, I suppose?"

"I don't believe you need me there," was her reply. "Everything seems done so thoroughly. I think I'm more useful welcoming them here. Giving them what they expect," she added, dropping a fresh shower upon the heads of the small group of children which she had by this time collected.

"What they like," corrected the young official. "But isn't it better," he went on, "that they shouldn't be disappointed?"

"Oh, no. I should like to think that there was some one coming in with the next boat-load from your Island who had at least been happy for a time thinking and expecting all these charming things. Aren't there any deluded creatures still, Mr. McClanahan?"

"Well, perhaps occasionally," admitted the official. "This morning, in fact——" Lady Angela clasped her hands very prettily in expectation, and he went on: "He's twenty-two, about, and she's perhaps seventeen. She was crying from homesickness and fright, and he was comforting her. To encourage her, he described America. I overheard part of it. The Americans loved to have the Italians come, they welcomed them, they—well, I'm bound to say it sounded a good deal like your husband's fancy picture. He knew, for he had been sent once with a load of hay to a village where there was a man who had come back from America, and never worked again; like a *signore*. Oh, they would be *signori*, too, my young man told her. She should wear a hat."

"A hat!" exclaimed Lady Angela. "I know in Italy you can't say more than that. Oh, there, a boat has just landed! If those poor darlings are aboard, show them to me."

They watched a moment or so.

"There—no—yes!" cried Mr. McClanahan at last. "There are my two."

"Poor dears!" said Lady Angela. "There's no brass band, nor any one to offer them freedom of the city on a silver dish. And she is still hatless!"

With an air of decision, Mr. Austin stepped quickly behind his wife, with some dexterity extracted the pins which secured her headgear, and lifted it lightly off. Lady Angela shrieked with no apparent regard for decorum.

"Charles Edward, that's my hat!"

"I paid for it."

"Certainly not; the bill hasn't come in yet."

"Then," said Charles Edward, "possession is nine points of the law."

So it proved to be, for Lady Angela snatched the hat and, in a burst of laughter, rushed down the steps. Charles Edward bounded in pursuit.

"Angela," he plead, "don't make a scene!"

"I have already," was her laughing answer.

"Don't make a fool of me."

"God, who made you——" she began, then, "and I know perfectly well what to do with my hat. I always hated the thing, anyway," she remarked parenthetically to Mr. McClanahan, who had by this time partially recovered his senses and followed them.

"The hat? Why, it was charming."

"You ought to see me in a really nice one. I—— Oh, there come our people! We're off, Mr. McClanahan!" she cried. "And I don't advise you to follow, for we are going to be very confusing, I foresee. But come to Sherry's to-night and dine, can't you? And hear the end of it. Early, say seven, and we'll do a play."

She left her official friend in bewilderment and gasping out an acceptance. Charles Edward went by her side.

"Angela, we've no engagement to-day, have we?"

"None that we couldn't break."

"Then," was the triumphant announcement, "I think for once we might welcome visitors to Eldorado as it should be done." He advanced a few steps farther. "*Signori*," he began, addressing the strangers, "you are Italians, I believe."

They looked blank, then bobbed their heads.

"And newcomers, too, I see. I am an American, and I am glad to welcome you."

A hand stretched forth did something to reassure them—a smile only to be described by their own Italian word "*simpatico*" did more. A smile, *simpaticissimo*, broke at last upon their dark faces.

"How are you?" asked Giovanni Sarto—John Taylor, if you like translations—putting out a warm, brown paw.

"Most well," replied Carlo Edoardo—to return the compliment. "Is that the wife?"

Annunziata—alas, that we lack the English for it!—blushed. Evidently it had only been since a little while.

"That's mine," Charles Edward waved a hand toward Lady Angela. "She's a *forestiera*, too. She came over on a steamer like you only about a year ago."

"*Ma che!*" said Annunziata in surprise.

"And now," went on the *forestiera's* husband, "now it would be said that she was a lady, a *signora*."

"*Altro!* It would," assented the Italian woman. Nothing like this costume had ever been seen in the tiny hilltop village of Torre San Severino, even when on a fine Sunday morning the *Signora Contessa* drove to mass.

"All dress themselves so here," asserted Lady Angela, lying easily and gracefully. "You will soon have clothes and a hat like this. Meanwhile, you must take mine. I've plenty more at home." This last, at least, was true.

Annunziata balanced the article, a whole garden of violets, upon her hands, and looked in her bewilderment at the equally confused Giovanni.

"To-day is a *festa*," explained Charles Edward with an easy air, "and, because we are so happy here, we Americans come down to welcome the newly-arrived, and to make them Americans from the beginning. Oh, put on the hat," he urged; "there are so many—oh, so many—like it in America!"

"Not at all," protested Lady Angela in English; "it's a Virot model, and they promised never to copy it."

She lifted the flowery thing and placed it on the girl's smooth head.

"Look," she said in Italian, "how pretty she is. Now she is like any *signora* of New York."

"*Altro*," said John Taylor, "she is." It was not all quite true, but one can forgive him for thinking so.

"Now," asked Charles Edward briskly, "what else can be done for you?"

"Well," said Giovanni slowly, with that real Italian practicality which is mixed with their most agreeable idealism, "I want a job."

But Charles Edward was not to be brought to earth thus early in his flight.

"Job!" he exclaimed. "Jobs here are as many as the leaves on the trees. We will think of this to-morrow, when we have eaten, drunk, slept and drunk again."

"Is there wine here?" asked Giovanni in some surprise.

"Of all countries!" Charles Edward's gesture seemed to embrace the vineyards of the world.

Annunziata jogged her husband's elbow, and pointed to the green carpet-bag and the two handkerchiefs which contained all their worldly goods.

"A room," she said.

"Are there rooms?" asked Giovanni innocently.

"As many as in the palace of the Holy Father at Rome."

"Surely you're not taking them to the Waldorf-Astoria?" Lady Angela spoke in English.

"You would honor me," said Charles Edward promptly, "if you would occupy a room at my house."

Giovanni's smile scarcely faded, but a look of 'craft and comprehension stole into his face. In his pocket he seemed furtively to estimate the size of his small hoard of dollars. Then he went straight to the point.

"How much?"

"*Ma che!*" protested Charles Edward. "Would I take money from you? This is America! Any American would do the same for you."

(There is no need to keep tally of our hero's lies; truth had long since been abandoned.)

Giovanni was almost persuaded; Annunziata already in a kind of a waking dream, one hand on her husband's arm.

"Oh, *che bel paese!*" she murmured. "What a lovely land!"

Lady Angela's eyes, too, were filled with the vision of a strange and friendly America standing with arms outstretched to every weary pilgrim. In her defense, if defense be needed, it must be admitted that neither she nor Charles Edward had ever quite grown up. They were very children for playing games, and no one could play them better. As for believing, they could believe more easily than not. So

"They Expected to Find the Streets Paved with Gold"

now, Lady Angela, for one moment of exaltation, seemed to herself to be doing the natural and obvious thing in helping to make real, if only for one day, a poor Italian's dream.

Then she suddenly became aware that they were being a good deal stared at. She noticed a man, whose piercing eyes fastened rather disagreeably upon her, saunter toward them with studied carelessness, buttoning his coat with a surreptitious air as he strolled by. In an instant she wanted to be on the wing.

"*Avanti!*" she cried. "Forward!"

The motor which had been waiting for them approached. The Austins' English coachman was an accomplished person. He could turn chauffeur and he could conceal any surprise he felt at his employers' actions. (It helped him, doubtless, to remember that Lady Angela was the daughter of a hundred earls, and, in this land of the barbarians, could do no wrong.) He gravely waited for the party to install itself, and then, as if it were all quite the usual thing, bowled up past brown old Trinity, along the main highroad of Eldorado.

. . . . . .

Every one knows—or at any rate says he knows—that the last of May is absurdly late to be in town and that a holiday in New York is always intolerable. But many people, even in the sacred ranks of fashion, behave as if they thought otherwise. Perhaps Sherry's was not quite so crowded as usual for lunch that day; but there were plenty of people, even a fair supply of the much-advertised newspaper celebrities. For example, the Franklyn Deans were lunching, and they are usually in every Sunday supplement. Mrs. Dean represented the Denver element in New York society at this period—though, to be strictly accurate, she was not as yet quite in. She continued to turn upon the truly smart an appealing eye, and her husband, used to the symptoms, knew that some of the Four Hundred must be about to pass through the hall, on their royal way to lunch.

"It's the Austins."

Mr. Dean turned upon his wife an amused though affectionate look.

"Well, what'll she do, Peggy?"

"Oh, she will bow and smile very politely. She always does. I suppose that is what she calls being a lady. But that English manner of hers holds you off ten rods."

"Well, get close. 'To-night's the night.' Not much doing holidays. They will probably jump at the chance of going down the bay on the yacht for dinner."

"You heard what she said to Freddie Morrison about me, didn't you?—That of course, being an Englishwoman, she was naturally more democratic than any American, but even she had to draw the line somewhere."

"Oh, she can go to—beg pardon, Peggy. Morrison is a cad, anyhow."

"Yes, he is," assented Mrs. Dean cheerfully. "But she's the real thing. Oh, I know that all right, all right. I wish to gracious they would come. I've got the Sturtevants, but no one to meet them who's in their set. And they'll expect it—the snobs!" she added meditatively.

Lady Angela's speech on entering would scarcely have encouraged Mrs. Dean.

"Nothing very particular in the way of smartness," she said, "to show our new friends."

"Surely," objected her husband, "Mrs. Dean, at least from a distance, in those rich clothes, and positively encrusted with jewels—as if we hadn't with us living examples of how clothes make the man."

"And the woman, too," added Lady Angela.

As she spoke, the living examples followed them into the hall. It is not too much to say that no one in Torre San Severino would have recognized them. On the way uptown, by great good luck, they found a haberdasher's in Madison Square open, and a shop in Fifth Avenue where they keep women's things ready to put on. Lady Angela secured a hat and her Italian friends almost everything from the skin up—the rules at Ellis Island as to bathing happily made it unnecessary to go further. No money passed. Charles Edward explained, not that the proprietors were already known to him, but merely that they were Americans.

In the circumstances, it was difficult to restrain Giovanni's too opulent fancy. He longed to find some way of wearing at least three gay cravats. But tact did wonders and he emerged admirably dressed. Even at Torre San Severino he had been something of a swell, with a way all his own of knotting his striped cotton scarf around his waist. To do him justice now, American ladies abroad constantly hunt down Italian counts and barons of appearance considerably less charming than his. Annunziata had not quite the requisite air, yet she was pretty and the clothes themselves unimpeachable.

"Foreigners, I should say," mused Mrs. Dean. "The woman hasn't got much style, but that hat is a Virot model or I'll eat it."

"There," said Lady Angela with an air of relief, "I've bowed to Mrs. Dean. I do wish she weren't so common. She is so pathetically anxious to get on that I'd almost like to help her. And, really, she is not much more than four or five times worse than the others."

"That charming Mrs. Dean!" exclaimed Charles Edward, to his wife's astonishment. "Well, I mean to help her!" And, without another word, he started across the room.

Her Husband, Used to the Symptoms, Knew that Some of the Four Hundred Must be About to Pass Through the Hall

The lady under discussion fairly irradiated joy as our young hero approached her, and never before had she found his manners and conversation so altogether graceful and pleasing. He was enthusiastic over the pleasures of a holiday in town, and delighted with their clever idea of dinner on the yacht.

"I wonder whether you ——" she began. Then, with more constraint in her air, "How is Lady Angela?" she asked.

"Going strong. Come over and see her, won't you? Besides, I should like so much to introduce you to some charming Italian friends of ours who have just arrived. We want them to know the right sort of people and to like America. Do come, dear Mrs. Dean."

"But we can't speak spaghetti," objected Mr. Dean.

"That doesn't matter."

"I only know the words to one or two of Tosti's songs I used to sing," ventured Mrs. Dean, "but I've got no idea of what they mean."

"They're rather sentimental, aren't they?" suggested Charles Edward. "Well, of course, Mrs. Dean, if you dare venture on them with a handsome young Italian ——"

The lady looked a little conscious as they crossed the room.

"Dear Mrs. Dean," he said with a twinkling eye, "I want you to know the Count and Countess of Torre San Severino, and I want you to be good to them!"

Certainly Mrs. Dean smiled pleasantly upon the Countess. One does not wish to misjudge her, but subsequent events lend color to the belief that she let her hand linger for a moment in the Count's with a tender pressure. Mr. Austin had wished her to be good to them; besides, the social climber must "study to please" always. And no American, however narrow his acquaintance with the world may be, can fail to know the abandoned character of foreign noblemen, and what will naturally please them.

Lady Angela was brightening visibly.

"Such charming people, Mrs. Dean," she said. "We expect them to be much more popular here than any such people have ever been before."

"But one meets so few Italians here, doesn't one?"

"Yes," replied Lady Angela meditatively. "Yet a good many come. Were you ever down at Ellis Island?"

"No," laughed Mrs. Dean. "Those dirty immigrants! I hate them. What an air the Count has!"

Giovanni had the same air with which he had worn the striped cotton sash in his hilltop village. But in neither place had it failed to appeal to women.

"Because it's a *festa*," Charles Edward was explaining under cover of Italian, "we shall all call you Count and Countess. It is a *complimento Americano*. But they do not displease you, these American compliments?"

Manifestly they did not.

"We are lunching in the side room," announced the host of the larger party. "But won't you come in to us for coffee afterward?"

"Suppose they didn't want to be seen with us in the big room," sniffed Mrs. Dean as they walked away.

"Body of Bacchus," explained Charles Edward to Lady Angela, "you didn't suppose I was going to let anybody see how they ate!"

. . . . . .

"Then you don't think ——" urged Mrs. Dean after coffee.

"We really couldn't dine to-night." Lady Angela smiled sweetly.

"That is, Angela and I couldn't," said her husband in more mollifying and polite tones.

"Would the Count and Countess then ——"

"Oh, they would love it!" Charles Edward was emphatic on this point. It appeared that the Sturtevants were sure to love it, too. And it is to be noted that, before they left, Mrs. Dean excused herself long enought to telephone to the Delareagh-Jones. They would love it, too, Peggy whispered to her husband; they were crazy about foreigners and titles, and, though they had never before dined with the Deans, would be sure to snap at the bait now offered.

"And can't we do something during the afternoon?" asked Mrs. Dean enthusiastically. "Motor up to Clairmont for tea?"

"Or for something else?" amended her husband. He was not yet quite broken to the customs of the East.

"These Americans wish to take you in the *vettura automobile* and then on their ship," explained Charles Edward. "They offer you two more meals to-day—and all Americans are like that."

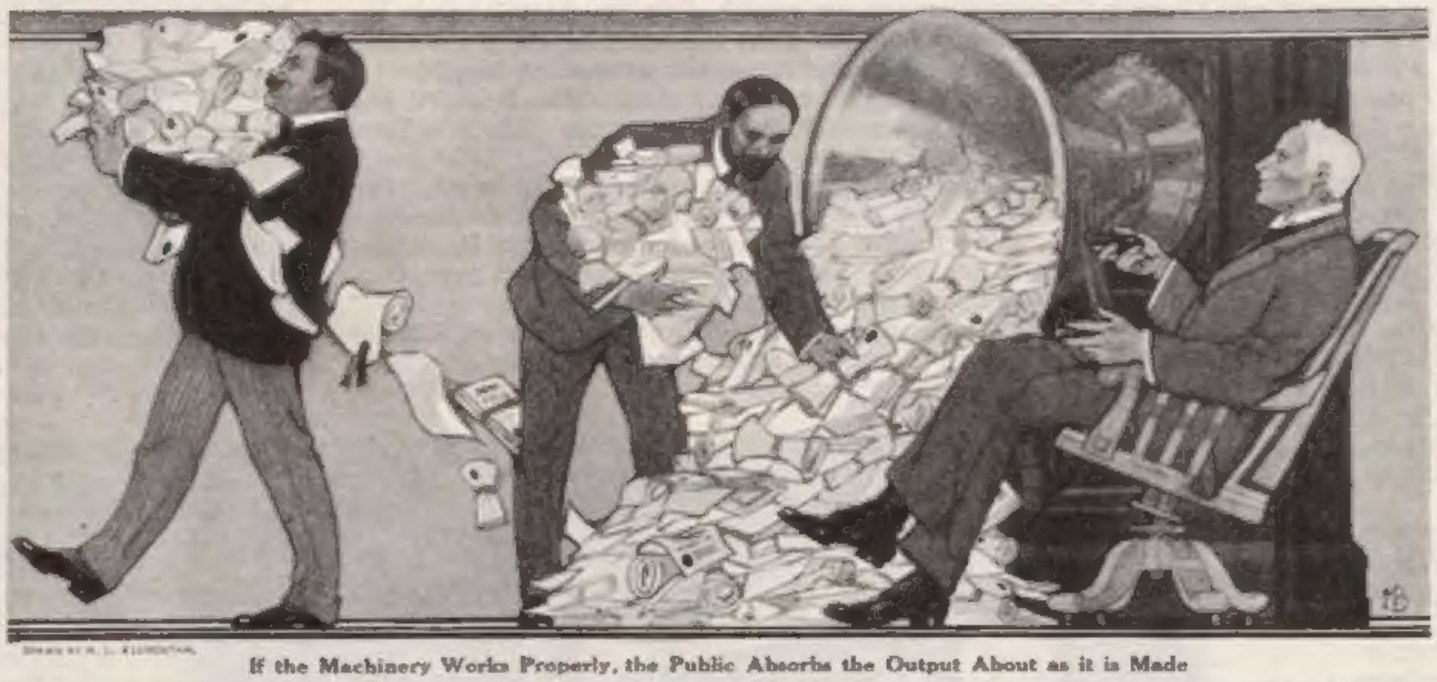
Giovanni loosened his belt with Italian rapture at the thought of real food, and exclaimed, as his wife had done before: "What a lovely land!"

The start was merry and no one noticed that Lady Angela was nervous and constrained. No one but she observed lounging outside the entrance of the restaurant the rather sinister looking person whom she had already seen in Battery Park. She said nothing, but jumped lightly into the motor. Casting a backward glance, she saw the stranger hurriedly enter a motor cab, and later, when every one was enjoying tea, she was almost terrified to see the pale-faced man drinking beer in a secluded corner from which he seemed to watch them. But she distrusted her own fears as weak and womanish, and tried to forget them in the gayeties of the afternoon.

So far their bewilderment had helped to turn Giovanni's and Annunziata's manners into something reasonable. And the reader must remember before he judges the Deans to have been fools, that the false Count and Countess were faultlessly attired, that aristocrats are everywhere allowed eccentricities, and that the Latin races are understood to be unaffected and mercurial. There was tea, and, at Frank Dean's suggestion, the Count of Torre San Severino tasted another of those vintages of the world which Charles Edward had earlier announced—the light wine of Scotland. A wee nippy only, one hastens to add, yet it

(Continued on Page 18)

Wall Street and the Public Money



If the Machinery Works Properly, the Public Absorbs the Output About as it is Made

By Will Payne

Getting In on the Ground Floor

WHEN the eager tourist, coming down lower Broadway, finds himself in front of brown, worldly old Trinity and looking into the cañon of Wall Street, the very first thing he wants to see—even before the Stock Exchange—is the office of J. P. Morgan & Co. The Wall Street that we are interested in is only a quarter of a mile long and a rod wide, and in view of the tremendous interest which centres in so small a space it is regrettable that the particular focal point of this interest has no facilities whatever for spectators. There is not even a visitors' gallery from which you may look down upon Mr. Morgan as he gives the Jovian nod of approval to a hundred-million-dollar bond issue.

The interest of the tourist is reasonable enough, nevertheless. The great business of the Street is to make and sell securities. The making comes first, and Morgan & Co. are premier security-makers to the trade. Kuhn, Loeb & Co. are a splendid second, and there are a dozen houses, such as Speyer & Co., Blair & Co., Vermilye & Co., of greater or lesser note, which, like Morgan & Co., are simply private partnerships. The big trust companies and some of the banks have an initial hand in the security-making line now and then, too.

These concerns occupy the ground floor of the Wall Street edifice. They set the machinery going. Nowadays, in a fair average year—when there is no billion-dollar Steel Trust to float—the output of new stocks and bonds is something like $500,000,000. If the machinery works properly, the public absorbs the output about as it is made.

Every now and then a big railroad company needs money to buy more locomotives, reduce grades, lay a third track and the like improvements, and raises the funds by an issue of stocks or bonds. Once in a while even an industrial company requires fresh capital for a similar purpose. But the bulk of the securities made and floated in Wall Street—which means about all that are made in the country, for the Street has as near a monopoly in this line as the Standard Oil Company has in the petroleum industry—are created to finance consolidations; more and more to centralize control of properties in a few hands.

What the Trusts Do for Wall Street

IT MAY be hoped that everybody, by this time, knows all about the trust movement. Fifteen years ago a number of gentlemen, mostly of Boston and Chicago, combined the chief steel mills of Chicago, Milwaukee and Joliet (Illinois) in a single corporation, which they named the Illinois Steel Company. About the same time some men bought and consolidated, in the Minnesota Iron Company, a number of good iron mines in that State. Several small lines of rail were put together and extended, making an outer belt road around Chicago and to Joliet. In September, 1898, the Illinois Steel Company, Minnesota Iron Company and the belt road were consolidated in the Federal Steel Company, with $100,000,000 capital. Nearly fifteen years ago John W. Gates, Isaac L. Ellwood and others combined several large barbed-wire plants into the Consolidated Wire Company, with $6,000,000 capital. In the spring of 1898 they took in other Western plants and formed the first American Steel and Wire Company, with $24,000,000 capital. A year later they bought the Washburn-Moen and other Eastern plants and put the whole into the second American Steel and Wire Company, with $90,000,000 capital. About that time William H. and James H. Moore, of Chicago, were gathering in some scores of tin plate, sheet steel, steel hoop and billet mills and blast furnaces and putting them into four new and liberally capitalized combinations. Mr. Carnegie had been doing some consolidating at Pittsburg, until the Carnegie Steel Company owned the principal plants in that region. Then, in February, 1901, along came Mr. Morgan's United States Steel Corporation, capitalized at about a billion and a quarter, and swallowed up all these previous consolidations.

This is what the trust movement meant to Wall Street—the creation and flotation of a vast mass of new securities. In the year 1899—a whole year before United States Steel—there were formed industrial combinations that issued over three and a half billions of stocks and bonds. But industrial promotion was overworked, and it played out. At the end the United States Shipbuilding Company unfortunately fell to pieces, not only before its ingenious builders could get the securities off their hands, but before they could even dodge around the corner to escape the falling bricks. Mr. Morgan's last undertaking in this line—the grand ocean steamship combine, which has just reported, with regret, that its operations last year resulted in a deficit of about a million dollars—was a decided "frost," the public declining to take interest in the securities.

But in the railroad field centralization on as huge a scale has been going steadily forward until now the better part of all the railroad mileage in the country is comprised in a half-dozen great groups or systems, each of which is dominated by a few men and between some of which there is a strong community of interest. As a matter of fact, the Atchison and the St. Paul are about the only big roads that are not definitely aligned with some great group, and the Standard Oil men are the strongest interest in the St. Paul. The industrial combinations were brought about in good part by the mere exchange of one security for another, stockholders of Federal Steel, American Steel and Wire and the Moore companies, for example, simply depositing their shares and receiving in exchange shares of the United States Steel Corporation, while Mr. Carnegie exchanged his stock for the bonds of the corporation. As a rule, the railroad consolidations require rather more ready cash.

Now, nobody on earth has the vast amount of money required to absorb these securities but just the public. In the newspapers it is Mr. Rockefeller's money or Mr. Morgan's money. But in fact those distinguished gentlemen and all their friends put together are mere beggars—relatively speaking. The two and a half billions held by the big life-insurance companies and the New York savings banks is all public money. A good part of the other two billions held by the Wall Street banks and trust companies comes from outside. Practically all of the billion and more of bonds issued for fresh capital and floated by Wall Street during the last five years have been distributed to the public. It is largely public money that is now carrying the billion and a quarter of stocks, likewise issued for fresh capital and floated by Wall Street in the same period. This, it will be observed, does not include issues like United States Steel Corporation stock, which was mostly exchanged for older stocks and, therefore, was not for fresh capital. As said before, the Street needs in a fair year nowadays about half a billion of public money to absorb its annual output; and this again does not include the great amount of municipal bonds—over $250,000,000 last year—which are largely handled by New York houses, nor the flotations of Japanese and other government bonds. Although some of this represents capital needed for improvements, the better part is to promote centralization.

To illustrate what the Street has done and is doing to promote railroad centralization: About five years ago James J. Hill, who dominated Great Northern and had a considerable influence in Northern Pacific, wished to gain control of the Burlington road. A glance at the railroad map, showing Burlington tentacles spreading toward Mr. Hill's Northwest territory, will give the reason. Mr. Morgan, who was powerful in Northern Pacific and friendly to Mr. Hill, approved the project. The Burlington then had 7800 miles of road and $111,000,000 capital stock, a great deal of which was held by New England investors, who had been carrying it through the bad times of 1893-06, when dividends had been reduced and, at periods, the road had hard work to earn any dividend at all. In August, 1896, Burlington stock sold as low as $53 a share, and $83 a share was the highest for that year. In 1898 the stock sold from $83 to $125 a share. In 1899 it averaged about $135 a share, and the highest price in 1900 was $144 a share. Total sales of the stock in that year were three million shares.

With the beginning of 1901 the buying of Burlington decidedly improved. In January, sales amounted to 700,000 shares—a third as much as in the preceding twelve months—and in February to 629,000 shares. Nevertheless, in these two months the price kept at about $145 a share. Evidently there were a good many tired holders to whom that price—an advance of ninety dollars a share over the low mark of 1896—looked attractive. In March, sales were over 1,600,000 shares, and the price rose from $145 to $175 a share. In April, sales were as large as in March and the price rose from $175 to $199 a share. Then, on the first day of May, a circular was addressed to stockholders saying that the Great Northern and Northern Pacific roads had jointly agreed to purchase Burlington stock at $200 a share, giving therefor their joint four per cent. bonds, which would be secured by the deposit as collateral of the purchased stock. The circular also said that any stockholder who wished to do so could take his pay, $160 in bonds and $40 in cash, and that an even greater proportion of cash might be available for those who wished it, as Messrs. J. P. Morgan & Co. had organized a syndicate which had agreed to supply cash to the amount of $50,000,000 to be applied toward paying for the stock of such holders as preferred money to the new bonds.

A Bond "Creation"

UNDER this offer, Burlington stock to the amount of $107,000,000 was deposited and the two roads issued to pay therefor $214,000,000 of four per cent. bonds. These bonds, in fact, are simply the joint notes-of-hand of the Great Northern and Northern Pacific with the purchased Burlington stock—that had sold under par three years before—as collateral at the rate of $200 a share. The so-called bonds were promptly listed on the stock exchange and a market made for them. The three big life-insurance companies now hold $20,000,000 of them, and practically all have been distributed to the public in one way or another. By this device, it will be observed, Messrs. Hill and Morgan secured absolute control of the Burlington road, through Great Northern and Northern Pacific, without having any of their own money tied up in it. If they had cared to begin buying Burlington stock at the opening of the year when it sold about $145 a share—and somebody, as we have seen, did begin buying it, for over a million shares changed hands in January and February around that price—later converting this stock into bonds at $200 a share, and selling the bonds to the public, they could have made a very handsome cash profit in addition to getting control of the road for nothing.

The same device, with variations, has been used to get control of thousands upon thousands of miles of road. The great public of moderate means, whose money makes up the billions in the life-insurance companies, savings institutions and country banks, does not go in much for

Editor's Note—This is the sixth of a series of articles by Mr. Payne dealing with Wall Street and the Public Money.

stocks as an investment. A stock is uncertain. The price fluctuates widely. The income from it is variable. So the uncapitalistic public prefers a bond. It did not buy Burlington stock at $100 a share in 1898, but it readily absorbed $214,000,000 of bonds based on Burlington stock at $200 a share three years later. Wall Street floats the bonds. It aims to please

In 1898 the Chicago and Alton was a choice railroad property. It had maintained dividends during the hard times when many other lines made reductions and still others went through bankruptcy. But it was old-fashioned, unprogressive, and it needed extensive improvements to bring road and equipment up to modern standards. Its president and largest stockholder, T. B. Blackstone, was old and in poor health. So a syndicate got together and offered to buy Alton stock at $200 a share for the preferred and $175 a share for the common. Mr. Blackstone protested at first, then withdrew his opposition, and the syndicate got nearly all the $22,000,000 capital stock of the road. They then organized the Chicago and Alton Railway Company, which leased the Chicago and Alton Railroad Company, and issued $22,000,000 worth of three and a half per cent bonds secured by the deposited stock of the Railroad company (the old company). Also, the new company issued $20,000,000 four per cent. preferred and $20,000,000 common stock of its own. Then the old or Railroad company issued $40,000,000 three per cent. bonds which were sold to the syndicate at $650 for each $1000 bond, the proceeds being used to pay off $12,000,000 of old bonds and to make the needed improvements

Easy Lessons in Getting Control

WHEN the deal was completed the syndicate distributed to its members, for each $1000 paid in, $375 in Railroad three per cent. bonds, $500 in Railway three and a half per cent. bonds, $400 in the new preferred stock and $250 in the new common stock. And Chicago and Alton had stocks and bonds outstanding to the amount of $102,000,000 in place of $35,000,000 outstanding in 1898, about $14,000,000 cash having been paid into its treasury meanwhile for improvements and fifty-eight miles of additional roads having been acquired. The Alton bonds created in these transactions have been distributed to the public. The insurance companies have some of them. No doubt they are a good security. The point here is to show how to get control of a railroad without keeping your own money tied up in it.

In one sense the art of getting control was overdeveloped. It became so easy to get a railroad and then make it pay for itself, that some rank outsiders practiced it, to the intense indignation of the regular professors. For instance, by courtesy of the Street, Rock Island was a Flower road. The former Governor of New York had been the chief financial figure in it and had put his trade-mark on it. But he did not actually own a majority of the stock. The Moore Brothers, having cleaned up a great deal of money in their steel consolidations and made extremely good terms with Mr. Morgan for the sale of those properties to United States Steel, decided that they would like to own a railroad. Having the price, they simply went into the market and bought Rock Island out of hand and paid for it—which the Street somehow considered a highly scandalous thing. The Moores were mere Westerners and had never been given the Street's permission to own a railroad.

Having bought control of Rock Island, which is an Illinois company, they organized an Iowa company of the same name except that in its title the word "Railroad" appears instead of "Railway." This second company leased the road from the Illinois company. Also they organized in New Jersey the Rock Island Company which took over all the capital stock of the Iowa company. Then for each hundred-dollar share of the original company they issued a hundred dollars in the four per cent. bonds of the Iowa company (secured by deposit of the old stock), seventy dollars in the four per cent. preferred stock of the New Jersey company and one hundred dollars in the common stock of that company, or $270 in new securities for each one hundred dollars of old All the voting power was vested in the new preferred stock. Thus by selling the new bonds they could get back most of the money they had invested, while, so long as they kept a majority of the new preferred stock, their control of the property was secure

A little later Rock Island bought nearly all the common stock of the St. Louis and San Francisco road, giving for each one-hundred-dollar share sixty dollars in five per cent. bonds of the Iowa company, secured on the purchased stock, and sixty dollars in the common stock of the New Jersey company which has no voting power. The St. Louis and San Francisco (controlled by Rock Island as explained above) bought a majority of the stock of the Chicago and Eastern Illinois, giving certificates secured by the purchased shares.

Not long ago Rock Island bought $18,790,000, or about half, the capital stock of Chicago and Alton, for which, however, no collateral trust bonds have yet been issued When the Moores bought control Rock Island was a modest little line of about 3000 miles. The system which it now dominates comprises 13,000 miles. Thus does an energetic railroad grow—and create securities.

The Louisville and Nashville had always been considered August Belmont's road. Perhaps a truly well-bred Wall Streeter would have no more thought of taking the distinguished banker's railroad away from him than of reaching over at the horse show and plucking a bunch of his prize ribbons. The road was about to issue some new stock, however, and certain insiders astutely surmised that this would depress the market. So they sold. Colonel John W. Gates, and other Westerners who were not much impressed by Wall Street etiquette in such cases, observed that there was a lot of Louisville and Nashville stock on the market and thought it an excellent property. So they jumped in and bought 306,000 shares—a clear majority.

Mr. Morgan entertained the opinion, as he has publicly confessed, that Colonel Gates was an undesirable person to have control of a railroad that might be put into violent competition with his own Southern Railway. Back in 1898 Colonel Gates had taken a leading part in bringing about the Federal Steel consolidation. He was then president of the Illinois Steel Company, and a practical iron man of acknowledged ability. It was generally rather taken for granted that he would be president of Federal Steel. But the scheme was taken to Mr Morgan to finance, and in his office the Colonel's conspicuous availability for the office of chief executive appears to have been overlooked—at least, so far as the record goes, for E. H. Gary, an able Chicago lawyer, was made president. Some stockholders in Colonel Gates' steel and wire combination thought Mr. Morgan was not so generous as he should have been in fixing the price at which that concern was taken into the Steel Trust. This is purely incidental, of course, except as it may possibly bear some relationship to Mr. Morgan's idea that Colonel Gates ought not to be running a railroad in his territory

At any rate, directly it was known that Colonel Gates had a majority of Louisville and Nashville stock, Mr. George W. Perkins, of Morgan & Co. and the New York Life, interrupted the Colonel's virtuous slumbers at the Waldorf about two o'clock one morning, and the Colonel, in his pajamas, had the pleasure of listening to some advantageous suggestions concerning the disposition of his stock. The Atlantic Coast Line, which was not a "parallel and competing" road, but which was in a position to listen respectfully to Mr. Morgan's opinions, bought Colonel Gates' 306,000 shares of Louisville and Nashville stock, paying therefor $35,000,000 in four per cent. bonds, secured by deposit of the purchased stock, $10,000,000 in money and $5,000,000 in its own stock. Through the forepart of 1902, Louisville and Nashville stock sold at an average of about $104 a share. At the beginning of April, when the Gates crowd is supposed to have started buying, it sold at $106, and during the month, with total sales amounting to about double the stock outstanding, it advanced to $128. The Street guessed that the Gates stock cost its purchasers, perhaps, $125 a share on the average. In the sale to Atlantic Coast Line they received $150 a share, and the new securities issued on account of the purchase amounted to about $160 a share. A little later Louisville and Nashville and Southern Railway (a Morgan road) jointly bought nearly all the capital stock of the Monon, giving seventy-eight for the common and ninety for the preferred in four per cent. bonds secured by deposit of the purchased stock. The bonds are well distributed.

In all these cases, it will be seen, the bonds are in fact simply the notes-of-hand of the purchasing roads with no definite security except that the purchased stock—taken at a valuation much higher than it had theretofore brought in the market—is deposited as collateral. It may be noted in passing that both issues of United States Steel Corporation bonds, aggregating $450,000,000, are of the same sort. They are not secured by mortgage on any real property—which was the old-fashioned idea of a bond—but by the deposit of various stocks as collateral

First Find the Cash

THE New York Central actually owns only 809 miles of road. The remaining 10,000 miles in its system proper are held by leases and ownership of stocks. It purchased almost all the stock of the Lake Shore and of the Michigan Central by issuing its collateral trust bonds secured by deposit of the purchased stock. The great Pennsylvania Railroad, although it operates directly 11,000 miles, actually owns in fee not much more than the New York Central. It has in its treasury stocks and bonds of other railroad companies of the face value of $315,000,000, against some of which it has issued collateral trust bonds, and, to finance other acquisitions, it has issued its own capital stock. It has secured control of still other lines by causing some of its creature roads to purchase their stock. For example, the Pennsylvania owns $52,000,000 of the capital stock of the Baltimore and Ohio, enough to give it a dominating influence. The Baltimore and Ohio owns $34,000,000 of the capital stock of the Reading, and the Reading owns $14,500,000 of the capital stock of the Jersey Central. Thus, with other controlled and friendly holdings, Pennsylvania dominates Baltimore and Ohio, Reading and Jersey Central.

The threads of the web might be followed further, but these instances are sufficient to illustrate the extent of the centralization that has been going on in the railroad field, and the methods by which it is brought about. It is Wall Street's function to finance the business—that is, first to find the cash that is needed to buy the stocks; and next to float and sell to the public the bonds from which the purchasers will be reimbursed, so that they will get back their money and still have control of the property

It is their ability to perform both of these offices, and especially the first, which gives the ground-floor houses their position. In fact, performing the first gives a monopoly of the second. In the strategy of this centralization everything else is secondary to the prompt command of great sums of money. We have just seen how abruptly it developed that Louisville and Nashville, of which August Belmont was supposed to be in control, was actually in control of the Gates crowd. Here was a situation from which a wreck of railroad polity in one grand division of the country might have arisen. Control of Louisville and Nashville might have been thrown to influences that would have disturbed the balance of power throughout the whole railroad system. Mr. Perkins therefore lost no time. To buy the Gates holdings took some $45,000,000. Coming as the representative of Morgan & Co., Mr. Perkins was not obliged to "show" the Colonel. The ability of Morgan & Co. to raise the money when the time came did not figure in the transaction. In fact, the house carried the deal through on its prestige, paying over the money at its leisure. But the ability to command the money was there, and, if it had not been taken for granted, Morgan & Co. would have had to demonstrate it in the beginning

In 1901, when Hill and Morgan set out to buy Burlington, they needed to have in hand, or as good as in hand, at least $50,000,000 in cash. They could master absolute control of Great Northern and a very big interest in Northern Pacific. Now, Burlington was even more a competitor of Union Pacific than of Great Northern or Northern Pacific, and, when E. H. Harriman discovered that his great rival to the North was about to secure control of a road that cut all through Union Pacific's Eastern territory, he was naturally somewhat agitated. The proposal, it

(Continued on Page 25)

School Days

By Joseph C. Lincoln

It's lonesome in the stable yard and where the chickens "peep,"
It's dull and stupid 'round the house, the kitten's fast asleep
Old Tower [illegible] 'round the place
[illegible]
Is busy, but I haven't [illegible]
There's somethin' missin', somethin' wrong [illegible] the work and play—
And don't I know it? Well, I guess! He's gone to school to-day.

I try to work and not to think, but [illegible]
[illegible]
No rustling in the apple tree, no squeak [illegible] the pump
And no one hid behind the post to "boo!" and make me jump
And in the house it's all so prim—no scattered book or [illegible]
No laugh or shout, no nothin' but the tickin' of the clock.
I look at Ma and she at me: no need for us to say
What else is both [illegible] he's gone to school to-day

He started out at ha'f-past eight, all rigged up in his best.
And with the slate beneath his arm, the books and all the rest;
And Mother fixed his tie once more, and did her best to smile,
And I stood by and praised him up and laughed about his "style."
But when he marched off down the road and stopped to wave good-by,
'Twas kind of choky in my throat and misty in my eye.
Proud of him? Well, I rather guess! And happy, too—but say!
It's mighty lonesome 'round the place—he's gone to school to-day.

It [illegible]isn't jest the lonesomeness that ails us, don't you know;
It [illegible] jest because he's gone till four o'clock or so;
[illegible]se the little worsted socks that's in the bureau there,
It's like the little dresses, too, that once he used to wear.
The thought that something's past and gone, outgrown and put away—
That brings to Mother's heart and mine the bitter-sweet to-day;
It's jest another forward step in Time's unchangin' rule—
Our *baby's* left us now for good; our *boy* has gone to school

Baby Bullet: The Bubble of Destiny

By Lloyd Osbourne

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"Me for the Buzz-Wagon"

XI

IT PROVED less difficult than Sutphen had supposed to break the news of the tow to Miss Schell, and prepare her, so to speak, for the rope. Her face fell a little, and there was a moment of hesitation. Alphonse got very busy with cotton waste, and bobbed out of the firing-line, lest he might be called into the fray and be made to take sides.

"But it seems so silly to tow when it's working beautifully," protested Miss Schell. "What's the good of its having an engine at all if it's never to be used?"

"This is how I feel about it, Miss Schell," said Sutphen, "and I'm sure you'll end by agreeing with me: it's awfully important for us to get to Wye as fast as we can, and without any delay or breakdowns. The Consul's telegram will be waiting for us, and it's quite on the cards that it may need to be answered."

"Yes, remember that," put in Essy.

"We don't want to have the old chaperon lady arriving with nobody to meet her. She might turn right around and light out for home." Sutphen could be very persuasive when he tried, and his grave, kind, big-brother manner was very disarming. Miss Schell leaned back against Baby Bullet, and listened to him with judicial calm.

"Can't see it," she said. "Mr. Bocher has just been telling me that Baby is in tip-top shape. I don't want to be towed, and can't see why I should. Where's Mr. Bocher?"

At this question, repeated in a heightened tone, a black mop of hair arose above a mud-guard, and disclosed a furtive French countenance.

"Did Mademoiselle call?"

"Did you not tell me just now, Mr. Bocher, that Baby Bullet was running splendidly and developing all of twenty-two horse-power?"

The Frenchman dodged his master's astounded gaze, and blinkingly sustained Miss Schell.

"But Mademoiselle will remember my saying also that ze unknown quantity in all gas engines is luck. I never presumed to provide that commodity for Baby Bullet!"

"I don't see why Baby shouldn't have as much luck as Gee Whiz," retorted Miss Schell. "Indeed, the fact of its having broken down so much is almost like a safeguard against the future!"

At this apparent deadlock Sutphen suddenly had an inspiration hardly short of genius.

"The truth is that Gee Whiz has been acting very queerly lately. Every car develops trouble sooner or later, and twice yesterday I thought I was stuck!"

It was now Alphonse's turn to look astounded. His mouth opened in amazement. Fortunately, Miss Schell's face was turned toward Sutphen, and she missed the blank stupefaction of her devoted *mecanicien*.

"That being so," continued Sutphen glibly, "it seems to me only like common prudence to carry Baby Bullet in reserve, so to speak. We might need that tow the other way round, you see. It would make me feel lots safer to know that there was Baby all ready and willing to pull us at any time out of a tight place!"

The effect of this plea on Miss Schell was instantaneous. The possibility of Baby Bullet's extending reciprocal courtesies to its lordly brother, and perhaps even coming to its rescue, relieved the whole tow situation from any appearance of humiliation. Amid the resulting good humor, Miss Schell climbed into her seat, and, with Alphonse beside her, had the supreme gratification of driving Baby on the low gear out into the street. Excitement was becoming to Miss Schell, and as she sat there, glowing and smiling, with the color mantling her thin cheeks, she recalled something of the delicate prettiness of her long distant youth. Alphonse eyed her with undisguised admiration, and ventured to whisper a compliment in her ear.

"Mademoiselle grows younger every day," he said; "but not more charming, for zat would be eempossible."

In reply she called him "Mr. Man," and told him not to be silly. But she was not ill-pleased, nevertheless, and her good opinion of "Mr. Man," already high, went up several more points. She was altogether in an excellent humor when the ropes were made fast, and the pair in front called back to know if she were ready. Miss Schell uttered a little scream of assent; uttered several more at a spotted hound that made a half-hearted attempt to get in the way; then more still at a bold child who flung himself on Spotty and withdrew him from the competition; and then, assuming her road expression, which would have done justice to a locomotive engineer passing through a prairie fire, Miss Schell earnestly settled herself for the toils and perils of the day.

In front they took touring more easily, and, once past the town, the big car almost took care of itself. They had no need to hurry, for Wye was but forty miles beyond, and it mattered very little as to when they got there. If ever automobile conditions were favorable for conversation it was in Gee Whiz that morning, but both Sutphen and Essy were slow to begin.

"I don't wonder you're such a successful man," the girl observed suddenly, with a little laugh of recollection. "How could it have occurred to you?"

"What? I don't understand."

"Telling Christine that you wanted to hold Baby Bullet in reserve! The audacity of it took my breath away. And she was so delighted, poor thing—so complimented!"

"A fellow does rise to the occasion now and then—but Heaven only knows how we are to keep it up, Miss Lockhart. That's the only thing about our trip that worries me. It's bound to come to a show-down some time or other."

"Poor old Gee Whiz," she exclaimed, "what a sight it will be for gods and angels when we get Baby between the shafts!"

"Oh, I'm going to do it! Miss Schell really doesn't mind being towed, but her pride's at stake, you know. The great idea is to invent enough troubles for Gee Whiz to keep her in a good humor, and balance up with Baby."

"It would be rather a joke on you if it really happened, you know!"

"Well, nobody can say it mightn't. I shouldn't be altogether sorry, if it wasn't a fracture, or anything important."

"It's more Mr. Bocher's fault than anybody's. I'm at a loss to make the man out. Why should he be at such pains to tell those awful fibs about Baby Bullet? If it wasn't for Mr. Bocher I don't believe we'd have a speck of trouble."

"Neither do I!"

"What's the matter with him, anyway?"

"Can't you guess?"

"Oh, but that would be too absurd—a chauffeur, you know! Her father was a major in the regular army."

"I am not at all inclined to think it is absurd. Everybody has to love somebody, you know. And after all, he's a druggist, and that in France implies a very thorough scientific education."

"But look at him!"

"I might say, look at her!"

"Wouldn't it be too extraordinary——!"

"Let's help it along, Miss Lockhart. Love and let love, you know. He is a tremendously worthy sort of chap, and this is the first time I've ever seen him bat an eye in the direction of a petticoat."

"I don't like it," said Essy decisively. "It's cheapening—cheapening for me, you know."

"My dear young lady," exclaimed Sutphen, "I doubt if your friend is so happy out there in California, teaching her little school, and reading up the sixteenth century in the lonely evenings."

"But a chauffeur!"

Sutphen looked at her rather queerly.

"I'm a self-made man myself," he said. "My father was one of the plain people—worked with his hands—and brought his wages home on Saturday nights. It is not for me to talk about drawing these fine lines."

Essy had a little pang of shame as she perceived how much this revelation had cost her companion.

"We all go back to shirt-sleeves somewhere," he added. "Only some do it sooner than others—that's all."

"Or forget quicker—which is what I do, I suppose."

This was her plea for forgiveness, and was accompanied by so disarming a look that Sutphen felt himself smiling.

"It's only a fool who interferes in such things, but that's no reason why we shouldn't give them the open track." He was referring again to Alphonse and Miss Schell, and indicated them by a movement of his head. "If there's one thing I'm proud of, it's being a man of sentiment. I'd walk a mile any day to help a love affair along!"

"My idea of men of sentiment is that they usually put in their mile on their own affairs!"

"Oh, I suppose we do that, too," he answered. "But I always come out strong on the side of true love every time—mine, or anybody's, you know. When I wander about the wharves—I hope you are as fond of wharves and ships as I am—it often occurs to me that the animating principle behind all the yards and masts, behind the hoisting out of cargo and the hoisting in, behind all the puffing of donkey engines, the bustling about of tugs, and the whole sweat and noise and uproar of the thing—the animating principle, I say, is the unseen mother and children, who have really called it into being. That's what it all comes down to, really, after all."

"Yes, I suppose it does," said Essy. "Though for the completeness of your beautiful picture it is a pity about the bachelors!"

"They are all heading in the same direction. Every frowsy cabin-boy there has a sweetheart. I was on a long yachting cruise once, and the most noticeable thing about our crew—all of them deep-water sailors, and the real thing, you know—was the interminable letter-writing that beguiled their leisure hours. They kept up a brisk correspondence from the most impossible places, and the rest of us couldn't have been any keener for our mail. The steward told me once—and he probably knew—that it was a rarity to see a man's name on any of their letters."

"You don't know how reassuring that all is," said Essy. "It makes one feel that things are really better than they look. I'd hate to see love going out of fashion like a last year's bonnet."

"You needn't worry," he returned. "Like the poor, it is always with us."

It is remarkable how much can be said about love when two people, of opposite sexes, both get started on that absorbing theme. Time took wings and flew. A prolonged tooting from Baby obtruded the fact that it was one o'clock and time for lunch. Sutphen looked at the dashboard clock with amazement, and pulled up, reproaching Essy as he did so for having been so interesting.

"Mademoiselle Grows Younger Every Day," He Said

"The morning's actually gone!" he exclaimed. "I'm sure it's not my fault—it must be yours."

The outskirts of Wye were made somewhere toward three o'clock. Owing to Miss Schell's repeated solicitations Baby Bullet was cast loose, and was permitted, not a little to Sutphen's perturbation, to enter the town under its own power. It was with the elation of a Roman heading for a triumphal arch that she led the advance into Wye. The two cars made a brave procession choo-chooing in tandem down the main street to the post-office, where the unusual sight quickly assembled a crowd of riff-raff. Sutphen jumped out, pushed his way through the throng, and soon reappeared, waving a telegram in his hand.

"It's all right!" he cried cheerfully. "She's coming on the next train. The Consul put it through just as I hoped!"

There was a scramble for the telegram. Miss Schell got it first, and then with a smile of satisfaction handed it to Essy. This is what Essy read: "Mortimer Sutphen, care of Post Office Wye, Mrs. Johnson arrives 4:15 first class London Express. Please meet. HAMLIN.

There was a hurried discussion as to the next step. It lacked forty minutes of the train's arrival. Sutphen was rather inclined to send the ladies to the hotel, and take upon himself the sole responsibility of meeting the old lady; but he gave way before their storm of protest. They all wanted to meet the old lady. Even Alphonse betrayed an unconcealed desire to be present at the great event. So the cars were started again, and a friendly infant was taken aboard Gee Whiz to guide them to the railway station close by.

Out on the long platform the telegram was read and re-read in the hope that it might shed some light on the personality of the newcomer. Sutphen's dread was that she might prove a whining old lady who had seen better days. Miss Schell's bugaboo was an aged conversationalist. Essy announced that she had a "conviction" that Mrs. Johnson would prove a beautiful, mild-eyed, motherly old thing, who would worry about their getting their feet damp, and make them all love her. She drew a picture of the old lady haunting the dull London office for the letter that never came—at thus suddenly finding herself among friends, and able to earn a comfortable salary instead of walking the London streets and looking longingly and hungrily into the bakers' windows. Sutphen helped out the pathos with appropriate suggestions, including a mortgage on the farm, and a blind daughter. He foresaw that they would all get very much attached to Mrs. Johnson. Indeed, they had all made a pretty good beginning in that direction when the station-master came out and serenely rang the brass bell to announce the express. A little later it announced itself with a distant rumbling that soon deepened into a very respectable roar; and a little later still it burst upon them with thunder and glory, and slowed down with a sharp hiss of its air-brakes.

There was the usual moment of confusion; of porters running; of compartment doors opening; of baggage trucks careering with the spirit of cavalry cutting up a fleeing enemy. Sutphen's little party bunched together, their eyes following the first-class compartments. Of a sudden the door of one of them was seen to open. A lady descended—a dashing blond lady of perhaps thirty-five, with peroxide hair, an enameled face, and a knowing, self-confident, aggressive look. She wore the hues of the butterfly, and dangled with chains; and her voice, as she raised it loudly for assistance, rang out shrill, piercing and nasal. Our little party cast a panicky look at the other first-class carriages. These disgorged only one other passenger for Wye—a glossy, clerical dignitary.

"I guess this is our old lady," murmured Sutphen, indicating the resplendent blonde. "Say, don't you think we'd better run?"

But their instant of indecision was fatal. The jingling female had already fixed them with her glance, and had made flight impossible. She flew toward them with smiles and gurgles of recognition, and, seizing Sutphen's hand, addressed him with a scream.

"Of course, you are Mr. Sutphen! How do you do, Mr. Sutphen! and these are the ladies I am to gooseberry? I knew you were the right outfit the moment I peeked through the window! Amurikans, says I—gentleman and two ladies. Yes, I am Mrs. Johnson—Loretta Johnson—and when the Counsul said automobile I give a hoop, and said: 'Me for the buzz-wagon!'—but present me to your friends—I know it won't be long before they are mine, too—just girls together, you know, and all out for a good time!"

For once in his life Sutphen was nonplused. He would have thanked the railway company if the platform had opened and swallowed him up. Then, pulling himself together, he stammered out: "Miss Schell, Miss Lockhart—Mrs. Johnson!"

Alphonse, who had been operating all the penny-in-the-slot machines in the faint hope of finding one defective, now appeared unobtrusively on the scene. At the sight of Loretta Johnson he nearly fell over.

"Thurty thousand pigs!" he exclaimed helplessly. "Thirty thousand pigs! And so zis is our old lady!"

XII

IF THE first sight of Mrs. Johnson had been a shock, her continued presence served only to unfold fresh horrors. On the way to the hotel she put them in possession of her life history, which incidentally included three divorces. Her last was from Mr. Brander Johnson—"the famous football trainer"—the court had given him "the child." The age and sex of this interesting infant was left in obscurity. It was always impersonally referred to as "the child." Another sidelight on Mrs. Johnson's character, which she artlessly let out on the way to the hotel, was that her small income was dependent on her remaining abroad. "Brander don't care," she observed, "but his folks are tony and highly connected, and they shied at my going into vawdeville. Shucks, I only did it for a bluff! No one-night stands for me! But it's kinder hard to see the steamers leaving, and feel stuck over for

"I Went to Dakota and Had Nervous Prostration"

life. That's how I happened to see the Counsul—just blew in to find somebody to talk to—I always do that traveling, even if it's only a Vice—and I hit your telegram first thing!"

With all her chatter there was something formidable and dangerous about the woman. Her pale, restless eyes were as busy as her tongue, and allowed nothing to escape her. Cheap adventuress was stamped all over her. She was of the kind that bobs up after a rich man's death, and threatens a scandal if she is not bought off. As like as not she has a forged common-law marriage contract to show, and—as a class—has successfully found the way of adding a new terror to death. Hysterical, high-strung, and usually addicted to some drug that deadens the moral sense while it exacerbates the nervous system, such women are more to be feared than the most unscrupulous man. Actuated not only by self-interest, but often by pique or malice, they stand ready to make the most infamous accusations on the spur of the moment, and are capable of carrying them off with unlimited noise and perjury. Sutphen felt himself turning cold all over as he received the headlong advances of this painted creature, and realized the box he had got himself into.

Miss Schell and Essy, more innocent than he of the seamy side of life, merely put her down as "odious" and "impossible." Even these adjectives were somewhat mitigated by the entertainment they found in the woman, whose rampant folly and egotism was not without its humorous side. At the council of war they held later, Sutphen was surprised at their submission to circumstances. He was eager to give Mrs. Johnson what he slangily called the "G B."—the grand bounce—and proposed that no time be lost in accomplishing it.

"Oh, let's try to stand her for a few days!" said Miss Schell. "And then we'll think up some nice good reason and quietly get rid of her."

"It's too insulting to send her right back," agreed Essy. "We haven't any right to mortify her like that after having sent for her!"

"But I sent for an old lady!" roared Sutphen like a wounded bull. "I particularly specified an old lady—not the Diamond Queen of the Bowery!"

His outburst was received with dejected laughter There was a hideous humor in the situation. Propriety, demanding a chaperon, had been fobbed off with a lady who was flamboyantly in need of the article for herself They had called for an old lady—and had raised this vivid and enameled apparition. It was all Essy and Miss Schell could do to restrain their host from making short work of her. It is one of the penalties of generous and sensitive natures that they endow others with similar qualities. They both shrank from inflicting on this brazen female a rebuff that would have passed as lightly over her as water off a duck's back. There was a little cowardice, besides, in their toleration of this unexpected incubus—the Diamond Queen, as Sutphen had named her—and a few white lies, together with some days of her enforced society, seemed preferable to an open and tempestuous rupture.

"Well, it's for you to choose," said Sutphen doggedly; "only, for Heaven's sake, I hope you'll absolve me from any blame in the matter! I brought on this trouble, and I'm prepared to get rid of it—single-handed!"

"No, let's temporize for two or three days," said Miss Schell, "and then we'll pretend that bad news has made it necessary to break up the trip."

"And I'll spot about and find a nice old lady to take her place," volunteered Essy. "We were idiots ever to have sent to London—we'll chase up a clergyman, and see the goods this time before they are delivered!"

"My own idea is that she's a bunco steerer's pigeon," said Sutphen, moodily continuing his own trend of thought, "a decoy, you know, and all that, and it's worth remembering not to leave things about!"

This was a most unfortunate remark. Its consequences were far-reaching It induced Miss Schell to retire behind a curtain, and reappear with a packet in her hand

"I wish you would keep this, Mr. Sutphen," she said. "It's our letter of credit, together with some English notes and gold. It will be safer with you till we get rid of her."

Sutphen carelessly stuck the packet in his pocket, and remarked that it was just as well to be careful

"We don't know what we are up against," he added, and made another plea for sharp and instant action. But he was again overruled, and bidden to be patient and wait.

An agonizing dinner followed. Sutphen described it afterward as one unending scream. Loretta's tongue never stopped, and her banter and innuendos not only made her company gasp, but attracted the astonished attention of the other diners. She regaled the whole room with snatches of her remarkable autobiography in a voice that penetrated to the street. Beginning with her marriage to Mr. St. Clair, amid scenes of unparalleled elegance and luxury, she whisked her hearers lightly through intervening episodes of domestic unhappiness till she again took heart with number two. "Mr. St. Clair insisted on keeping the child, but I said: 'No, siree! If you want the child you can pay for the child.' He gave me fifteen hundred down, and his note for two thousand Dishonored, of course! That was the kind of man Mr. St Clair was! Never could collect a penny on it. Bargain price, wasn't it? But that was always the way with me—fooled every time, and played for a sucker

"Some day," she continued, "I'll go back and injunct him But I didn't care then, for Mr Spielmann fairly doted on me They always do that at first you know, and we poor, silly things believe that it's going to last Spielmann was a dandy-looking feller dark with them big melting eyes and a taking way with him. In the theatre business—a box any time I wanted it. Used to think I was the happiest woman on earth till I'd see Mr. St. Clair toting around the child. It always rubbed me up the wrong way to be reminded of how I'd been cinched. But I got even by having him wrote up—some that was gospel true, and a lot that I just guessed at. It hurt him considerable, and when he shot the editor there was quite a scandal in the Territory. That was about the time that me and Spielmann had reached the hair-pulling stage. I went to Dakota and had nervous prostration He followed wanting the child No not that one but his own you know Sneaked it while I was being massaged If it hadn't been for Mr Johnson's

Continued on Page 23

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Poor Richard Junior's Philosophy

¶ Solitude is a place where they never advertise.

¶ When a man's wits are in they keep the wine out.

¶ Color blindness is an affliction of women who paint.

¶ When a girl finds a man is in love with her, insomnia has no terrors

¶ Necessity knows no law, but it is intimately acquainted with many lawyers.

¶ Trouble knocked at the door, but, hearing a laugh within, hurried away

¶ An engagement ring is something that occasionally comes off before the wedding

¶ Summer romance steals out the window when it sees the bills in the September mails

¶ It is well for the clerk to remember that the boss also used the old excuses when he was young

¶ This is a day's allotment: eight hours for work, eight for sleep, and eight for repairing the automobile.

¶ All the world's a stage, but all the players are not actors; some who can neither play nor act are called stars.

¶ Having proved that the millionaire is not to be envied, the average man works overtime to get more wealth.

¶ So far there has been no terrible accident due to the crush of automobiles before church doors on Sunday.

¶ Love at first sight rushes into the state of matrimony, and afterward acquires a residence in the State of South Dakota

¶ A banquet is an assemblage of men who look slyly at their watches, wishing they were in bed, while loudly proclaiming they are jolly good fellows who won't go home till morning

The Sense of Fact

IF M. WITTE had been conversant with the recent musical comedy stage he would probably not have spoken just as he did. "Russia's resources and powers of resistance," he said, "are still so great that they are not fully known, even to herself." "I'm so stwong," the silly-ass hero of Three Little Maids used to say, "that I simply don't know my own stwength." It is true, to be sure, as the world has amply witnessed, that Russia did not know her own weakness. But neither did Mr. G. P. Huntley in the play, as he speedily learned when he fell beneath the charms of the three little maids. If it weren't for differences of opinion, Punch-and-Judy Wilson remarked, there wouldn't be any horse-racing. And if men and nations knew what they are and what they are not there would be less need of peace tribunals.

Ignorance of herself is Russia's characteristic weakness. Czar Nicholas himself, once mighty in the cause of disarmament, spoke in a similar strain. "Never will I conclude a shameful peace, nor one unworthy of Great Russia!" What of the events of the past eighteen months by land and sea? What of the perfidious craft that got around the written promise to evacuate Manchuria? What of the bureaucratic greed which turned over the rich forests of Korea to palace grafters? What of the insolent arrogance with which the modest and moderate requests of Japan were repelled—of the swaggering bombast that threatened to dictate peace at Tokyo? In the shadow of such crimes and blunders is any nation great, can any nation be disgraced by the size of an indemnity?

Whom the gods would destroy, the adage used to run, they first make mad. In modern parlance, we say that the man is lost who loses his sense of fact. Spain in the depth of its corruption and impotence could think of nothing but the marvelous phenomenon which it called its honor; and when Russia talks about its greatness it bears a striking resemblance.

Intellectually, and in potential national character, Russia is greater than Spain; but in the military sense it is greater only in so much as it extends farther on the map. This fact, together with the conduct of the local thermometer in winter, defeated Napoleon. If the objective of Japan were St. Petersburg there might be some sense in the observations of the admirable M. Witte and the curious Czar. But Japan knows its own strength so well that it may be relied on to recognize also its limitations.

Character and Confidence

WITH what was only yesterday posing and passing as industry and finance unmasked as crime from which many members of the criminal class would shrink, it is pertinent to call attention once more to the value of character as an asset. Character has been somewhat in eclipse in Wall Street these last dozen or fifteen years. The eclipse began in the days of old Commodore Vanderbilt and Jay Gould. It reached its fullness about three years ago, when Morgan and Rockefeller were at their height of public admiration.

Now, who is to restore "confidence"? Obviously, men of character. Not men of alleged character, not men who talk about character to create the impression that they have it. But men who by their lives, by the size and nature of their fortunes, are self-evidently neither thieves nor agents of thieves. "Confidence" awaits the appearance of these men.

Alien Eyes and American Women

HENRY JAMES and other observers abroad find our women so much more developed, so much more interesting, than our men. It is not unnatural that men should find women more interesting than they find men, though these particular men seem to think so. But, aside from the sex charm, there are two reasons why these foreign observers—studying women of a certain small class—should come to believe them far removed above the men.

The first reason is, the women of that particular idle, luxurious class make less sorry figures in luxurious idleness than do their husbands, fathers, brothers and sons. The second reason is that the women of that class are devotees of the false, un-American, actually ignorant "culture" which dominates foreign upper-class life. They feel delightfully at home with foreigners, so ignorant are they of the great realities of life and of the splendid and pulsing action of modern people.

Perfection and the Potatomato

MR. LUTHER BURBANK, the so-called wizard of the vegetable kingdom, is reported to be of the opinion that the salvation of the human race lies in applying to children the methods by which he has wrought his marvels in the inanimate world. He has made apples grow without seeds, and tomatoes ripen on potato vines; but infinitely more, he says, could be done with children, and cites the success of T. J. Barnardo in the education of London waifs. If parents would pay the same attention to the shoots of the young idea that he is paying to those of weeds, everybody would be "physically, morally and spiritually perfect."

If Mr. Burbank really said these things the enthusiasm of the inventor considerably outran the candor of the scientist. All the triumphs of forced culture are shadowed by the spectre of enfeeblement and decay. The kind of family and breeding, no less than the Kentucky thoroughbred and the Jersey cow, is here to-day more than the thousand-guinea cup. Darwin himself pointed out that any species when forced into another environment than that to which the habit of centuries has accustomed it tends to lose stamina. If, in the long run, Mr. Burbank's seedless apple does not require infusion after infusion from the humble but normal parent stock, he is indeed a wizard—that is, one who works against the laws of Nature.

Much can be done and sadly needs to be done in the breeding of our children. But perfection, if it comes, will be the result of breeding, not for points, but for the norm. Few or none of us ever become all that it is in our nature to be. It was a pessimistic philosopher who, appalled at the proneness of the genus homo to vegetate, said that men were nothing but trees with legs. All about us, in the environment which is natural to us, are opportunities which we might turn into achievement and character if we would. "No day without its line" was the motto of the diligent Grecian artist. Montaigne was accustomed to be awakened in the morning by the sound of music; and, though many other and greater things contributed to the sweet and cheerful self-possession of his mind, the fact is not without significance. Day in and day out, in work and in play, life abounds with opportunities—not of forcing strange traits, but of developing those multitudinous tendencies which are native in all of us.

Parental Folly

THE fact that so many of our children of school age are not getting a full common school education is a serious matter: far more serious than the size of our navy or the Panama Canal or even the wordy campaigns of our trust-busters. But it is not so serious as it would be, were the school the only, or even the chief, source of education nowadays.

Like all large words, education is at once full and empty of meaning. And lamentably, often it is as near to a perfect vacuum as the efforts of men can induce Nature to tolerate. The very air we—both young and old—breathe nowadays is surcharged with the materials of education. And, whether we go to school or not, we absorb and assimilate at an early age more valuable knowledge than the most learned could acquire a hundred years ago. The function of the school, high and low, is to teach, as it were, the mind to breathe properly, to draw in the right materials and to assimilate them thoroughly. And unless our children—whose parents are ignorant or, worse still, chock full of silly prejudices—go to school, they are more liable to grow up with what they absorb doing them a minimum of good and much harm.

Packed Commissions

THE railways are campaigning hard for a Congressional commission to reinvestigate the whole railway question, and their campaign will be powerful at Washington next winter, whatever its influence with the people. A commission is always appointed to find out that a certain state of affairs exists. Even the census has ceased to be an effort to get at facts.

The popular instinct may not be right, may be far toward downright wrong. But, untrustworthy though it is, it is yet as much more trustworthy than the findings of packed commissions on biased testimony as the testimony of an ignorant but honest witness is more reliable than the lyings of a bought witness coached and drawn out by a crafty lawyer.

Why the Kaiser Dislikes Us

WHY is the German ruling class—not the German people, but the German ruling class—so profoundly irritated against us?

Many millions of the Kaiser's best subjects have fled from his sway to become American citizens. Many millions more have fled and are flying to Mexico, Central and South America, where, thanks to our Monroe Doctrine, the Kaiser may not establish himself over them by means of a colonial system. Every time the Kaiser and his mailed henchmen look at the map of South America, where there will soon be more ex-subjects of the Hohenzollerns than there are Prussians in Prussia, they get cross all over again.

And the most exasperating feature of the whole business, from the Kaiser's standpoint, is that he can't make us behave—not even by taunting us with being the tail to England's diplomatic kite.

Our Best Ideals

THIS peace conference at our suggestion and on our soil is in accord with our true tradition, is one of the proudest events in our history—quite regardless of its outcome, which we cannot control. It is a fulfillment of our natural mission to mankind. To remain aloof from the embroilments of the less advanced, less fortunately isolated, less happily democratic great nations; to be thus in a position to play the part of important friend; in times of peace to set an example of minding our own business, of toiling not for foreign markets, but for conditions at home in which every inhabitant of our land shall have proper education, proper food, clothing and shelter—to be, as Washington so splendidly bade us, the exemplars of justice and peace—these are our ideals.

It is unfortunate that they are too lofty for so many of our public men. It is fortunate that they are not too lofty for the great mass of Americans, lovers of peace and justice.

Fall Fashions in Bunco

By Forrest Crissey

Some of the Simpler Ways of Skinning the Innocent Countryman

The Sharpest Traders of His Own State Tried to Get the Start of Him and Failed Every Time

IT IS not only in Wall Street that the unsuspecting lamb is separated from his fleece. Out in the tall grass this game is still being plied with fairly uniform success. In fact, it is by no means certain that the speculative wolves of Wall Street have not many lessons in cunning to learn from those who are roaming the prairies seeking whom they may hamstring. It is well for all concerned to keep pace with the newest methods by which the trusting countryman is relieved of his savings; knowledge in this matter is practical protection.

While the financial giants of the East are fighting over the fat cache of insurance funds amounting to millions, some lesser financiers have been doing a little smooth business along the lines of insurance finance out where the alfalfa waves farewell to the departing prairie dog and the razorback yields place to the rotund Berkshire.

Certainly in the Southwest the mortality rate among swine is very high. A common saying has it that three hogs die of disease or accident to every one that is slaughtered. Probably this is an exaggeration, but the loss from this source is a heavy one and the farmers feel and appreciate it.

Not long since a man of middle age, of dignified air and quiet but impressive address, made his appearance in the richest "hog country" of a certain Southwestern State. For a few days he held himself very much aloof from the natives and appeared to be principally interested in the distant horizon line and the smoke wreaths that curled up from the end of his expensive cigars. The hotelkeeper was the first person who broke through the picket line of his reserve—but not the first who attempted it! To his host the sleek stranger confessed, in apparently an inadvertent way, that he was the special financial agent of one of the great "old line" insurance companies of the East.

"Of course," he remarked, "a man who is informed as you are knows that the great problem in modern insurance is to keep turning over the vast sums intrusted to our care by the policy-holders, so that the investment will yield a profit. Here is right where the brains of an organization show. The world is moving on, and if any of these big companies failed to keep men out looking for new ways in which safely to invest the funds turned in by policyholders, it would certainly fall behind the procession. Our company prides itself on being especially alert and progressive in the matter of placing its funds in new ways that bring in something higher than the usual rate of return and at the same time do not incur any extraordinary risk."

After this information had been judiciously dispensed to the community until the ears of every man of consequence in the town were open to catch any further "particulars" regarding the stranger's mission, the "financial agent" of the great Eastern insurance company began to make a few inquiries as to the principal hog-raisers, the extent to which their droves were devastated by cholera and other scourges, the average prices which hogs brought the farmers and various other "vital statistics" of the swine industry. Taking a list of the largest hog-raisers, he hired a livery team and spent the pleasant days driving to their farms and asking questions. To each he explained, in a guarded way, the nature of his mission, after putting his confidant under a pledge of secrecy.

"Big life companies," he added with a significant wink, "have learned to keep their financial plans pretty much to themselves."

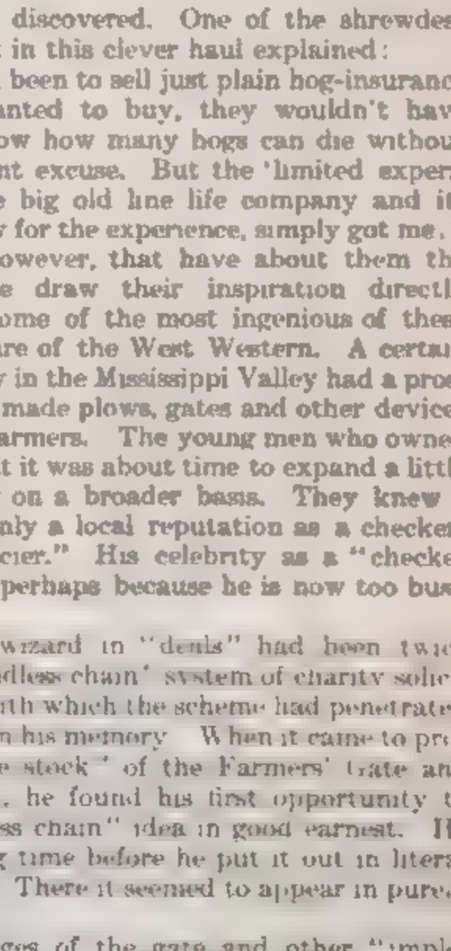
He was more liberal with cigars, however, than with pointers on his future plans, and all he seemed to want was information on the gentle art of hog-raising. Nevertheless, he contrived to leave with each farmer that he visited the distinct impression that very likely there would be a new activity in the line of livestock insurance in the near future. Only the most prosperous and extensive farmers were honored with a call from this distinguished financial agent; they were intelligent and well-informed and could understand the import of certain statements that were not explained in detail.

After a week or two the stranger took a dignified leave of the town, and the natives felt that, although the local landscape was the poorer, there was a new bond connecting them with the great financial affairs of the Eastern money-centre. Farmers and merchants thereafter talked of "increments," of "surpluses" and of "net earnings" with the ease of a Wall Street auditor's clerk. Financial terms sprouted in the speech of the community faster than corn in the sun-smitten rows of their black-muck fields.

A month or more had passed when two young men registered at the hotel and began making livery trips to the same farms that had been visited by the financial emissary from Wall Street. To each farmer practically the same story was told, in confidence:

"We're sent out here by the new Middle West Live Stock Insurance Corporation. Of course, you understand where the funds for the establishment of this enterprise came from. It is merely one of the many progressive measures taken up by one of the greatest old line companies to keep the income from investments up to the highest possible point. It must be confessed that the thing is regarded at headquarters as somewhat in the nature of an experiment. We are instructed to put out a very limited line of swine insurance at the start, and that on the droves of only the most extensive and conservative farmers in this great pork-producing section. If it is found by actual demonstration that this kind of insurance cannot profitably be placed on the swine of farmers who use the most intelligent, sanitary and systematic methods in the care of their droves, then it will be plain that it cannot be a success in a broad and general way. This is why you are favored—it's purely selfish on our part. The only favor we ask in return is that you will not mention this matter to your neighbors. We don't care to have it known that we are discriminating."

Not a farmer in the favored list failed to insure at least one thousand hogs and some took policies out on five thousand—for they were the kings of this branch of farming. As the result of a brief campaign, these two young men left the community with fully $16,000 of premium funds in their grips—and left behind several of the most artistic steel-engraved certificates, with the pictures of a prize-winner in each corner, ever executed by a first-class bank-note house. They moved on to fresh pastures, and, had not an epidemic thinned some of the droves covered by these policies, their utter worthlessness might not have been promptly discovered. One of the shrewdest of the farmers caught in this clever haul explained:



This Home-Grown Wizard in "Deals" Had Been Twice Victimized by the "Endless Chain" System

"If the scheme had been to sell just plain hog-insurance to anybody that wanted to buy, they wouldn't have landed me—for I know how many hogs can die without any good and sufficient excuse. But the 'limited experiment' plea, with the big old line life company and its millions behind to pay for the experience, simply got me."

Not all schemes, however, that have about them the tang of high finance draw their inspiration directly from Wall Street. Some of the most ingenious of these financial operations are of the West Western. A certain enterprising little city in the Mississippi Valley had a prosperous factory which made plows, gates and other devices much in demand by farmers. The young men who owned the plant decided that it was about time to expand a little and put their factory on a broader basis. They knew a man who then had only a local reputation as a checker-player and a "financier." His celebrity as a "checker fiend" is still local—perhaps because he is now too busy to play the game.

This home-grown wizard in "deals" had been twice victimized by the 'endless chain' system of charity solicitation, and the ease with which the scheme had penetrated his defenses lingered in his memory. When it came to provide for "placing the stock" of the Farmers' Gate and Implement Company, he found his first opportunity to play with the "endless chain" idea in good earnest. He worked over it a long time before he put it out in literature of the company. There it seemed to appear in purely an incidental way.

After the advantages of the gate and other "implements" were duly exploited it was stated that a plan had been provided for keeping the ownership and control of the company in the hands of men "mutually agreeable and satisfactory to each other." Each man who paid in a thousand dollars received that amount of the stock at par, and also an option on ten thousand shares which he was at liberty to place with his "personal friends." Incidentally, it was suggested that his commission on this stock, when sold, would be fifty per cent.

One school-teacher, in Missouri, made $16,000 in commissions in this endless chain stock game—and all within ninety days. His integrity and honest intentions were not questioned by those who knew him best. Many ministers of the Gospel, as conscientious and self-deceived as this school-teacher, "canvassed" their parishes for this stock—and with altogether too great success. Shrewd bank cashiers and lawyers failed to see through this project; in fact, one well-known lawyer of a big Western city wired his largest client to "come on and get in." This client was anxious to get information from his attorney regarding urgent business which he felt was suffering from neglect, so he visited the plant from which the lawyer was sending telegrams. Being himself an extensive manufacturer, and failing to see that volume of gates and implements being turned out necessary to pay dividends on the huge

Somehow He Always Turned the Current of Discussion into Telephone Channels

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hats have in them fifty years' experience in making fine hats, and the trade-mark is a guarantee, to hatter and wearer, of superb style and best materials. Knapp-Felt De Luxe hats are $6. Knapp-Felt hats are $4.

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capitalization of the concern, he did not invest. Instead he discharged his lawyer.

Scores of investors, however, visited the plant, saw big wheels going around, and departed filled with faith and enthusiasm. They did not themselves realize that it was the endless chain method of selling the stock that appealed to them, and that this was wholly independent of the profits reasonably to be expected from the sale of the manufactured product. Hundreds of thousands of dollars were taken in by the agents of this stock. The concern was overcapitalized to the point of absurdity, not to say of fraud.

One experience fairly representative of hundreds of others in the history of communities scattered all over the West will shed interesting light on another recent phase of financiering in the alfalfa belt. Not long ago, a certain Territory of the Southwest, wherein sentiment for a local telephone system showed irrepressible and increasing signs of life, was invaded by an itinerant "tinker" of uncommon address. From the moment that he unslung from his shoulder the tin trunk that contained his tools and began to mend the pots and pans of the housewife, he entertained his patrons with a lively line of conversation which never failed to interest the entire family.

Somehow he always turned the current of discussion into telephone channels and, in varying terms, let fall the statement "Up in Iowa, where I come from, they've got lots of these little local exchanges; but somehow they hain't really satisfied with 'em. Seems they do well enough for talking right near by, with neighbors an' even farmers on the outskirts of the village, but the trouble comes when a man wants to talk with a city about a shipment of stock or grain, or something else really important. I've mended all through that country and know every farm dog in six counties by name—and everywhere the farmers tell me that what's needed is a great big system covering the whole State, or two or three States."

He was only a traveling tinker, to be sure, but he told the same story wherever he went, and this impressed his hearers when they came to compare notes after he had gone—as they invariably did. As a result of the trail of conviction which the genial tinker left behind him, there was a sudden postponement of launching local independent telephone ventures that had before been regarded as practically established.

Fraud by Telephone

Before the solder on the pans mended by the tinker had lost its brightness the communities through which he had passed were visited by two men, who explained to local capitalists that they were representatives of a group of wealthy men in the city who proposed to "hitch up the Mississippi and Missouri River States in a telephone system that would give a service never before dreamed of by any independent concern."

Remembering what the tin tinker had said about the main trouble with local systems, the local capitalists immediately gave full and careful attention to the plans and proposals offered by these representatives of city capitalists. In the course of the preliminary conference with the men of affairs in any town or village, the promoters would invariably say:

"There are only one thousand shares of this stock to be put on the market, and we must spread the issue over just as wide a territory as possible—the wider the better. Only one share to a man—that's our rule, excepting in cases where it is absolutely necessary to depart from the practice in order to get the proper hold on a town. We haven't, as yet, had instructions from our principals as to the number of shares allotted to this place—in fact, we were told to get a line, first, on the condition of public sentiment here—but, until we get orders from headquarters, we can't promise to put out more than ten shares here."

Invariably, public sentiment made a strike at this bait like a hungry bass. If the demand for stock was really clamorous, the "minimum allotment" of shares was tripled, but if the local capitalists were only fairly greedy the allowance was simply doubled, and the promoters firmly refused to sell another share in the place—a fact that was quickly known in the next town along the line of march.

But the most taking feature in this interstate telephone campaign was the giving of a perpetual "long-distance pass" with each share of stock. These passes were transferable and entitled the holder to unlimited conversation over the "entire vast system." The farmer's wife saw visions of talking every night with the son or daughter at the distant freshwater college, and the farmer figured on talking with buyers at the central markets and getting a higher price than ever before from his stock and produce.

In a period almost incredibly short the young men had "made the circuit," mapped out for them and covered the trail of their tinker advance-agent, with the result that the "entire issue" of stock had been disposed of for $100,000 in cash. Of this they received $25,000, and departed for other promising pastures where the grass was still taller. The "group of city capitalists" wiped the sweat of honest toil from his brow, deposited $25,000 in the bank for the "prosecution of the enterprise," and "soaked" the remaining $50,000 in a safe-deposit box to which he alone held the key and password.

The Broom-Wire Swindle

Very promptly the new company began the installation of the various plants comprised in the system. The equipment of these plants and the results which followed their installation are best described in the words of a local capitalist who has had his share of "telephone sorrow."

"The line consisted of a strand of broom-wire held up by poles that just missed being cut for fishing-rods," said he. "There were about nine or ten of these poles to the mile. Fortunately there were not many storms at first, and so the people got a chance to do some talking before large stretches of the system succumbed to the breeze and laid down on the fields to rest. That wire was a caution! I never saw any bird larger than a meadow lark trust itself to light on it!

"Just as soon's the word went out that the installation was completed, the natives prepared to talk themselves black in the face and get full value out of their 'perpetual, transferable, long-distance pass!' Of course, the wire wouldn't carry but one conversation at a time. Well, you may imagine what the operator of each local exchange suffered as these scores of proprietors of the system stood up to the 'phones and demanded recognition and talk in the name of vested rights!"

After so successful a deal, the man who manipulated it felt himself to be a seasoned financier and he thereafter conducted himself as a capitalist of the first order. Going into a certain prairie city, he made himself solid with the members of the Council and secured a franchise for a telephone system. He capitalized the company for $75,000, of which preferred shares to the amount of $37,000 were issued. These were guaranteed to pay ten per cent. annually and were a first lien on the assets of the company.

"I'm a capitalist," he told the people, "and I've made a comfortable competency—in fact, a snug little fortune—out of the telephone business. You see, I know how solid this kind of a security is. I'm perfectly willing to put my fortune into it. As far as that goes, the common stock of this little company is plenty good enough for me. If you'll take up the preferred that's guaranteed to pay ten per cent., I'll carry all of the common. I would not ask you to do even that if it were not for the fact that I have not yet made my home among you. So long as I remain a non-resident, it will be best for you to have a direct financial interest in the enterprise. It will then be treated as a home institution, as it is. This isn't saying that I'm going to promise *not* to move here. I like the place and the people so much that I'm seriously tempted, I confess, to break up the ties of a lifetime, leave my old home and ask you to adopt me."

The preferred stock was subscribed in short order after this kind of a statement.

Room for a Friend

"There is a young man," explained the promoter, "who has done some contract work for me, and if we can get him to come down here and put in this system I shall consider that we are fortunate even if we have to pay him a shade higher price for the work than the ordinary contractor."

The citizens said that this was, of course, just the thing to do. The young man was overwhelmed with business and at first practically refused to entertain the proposition. But, finally, the persuasions of his old friend prevailed and he took the contract—at a sacrifice of more profitable engagements! There was fully $20,000 profit in the job, however, and it is believed that not

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PATENTS that PROTECT

E. G. & A. B. LACEY Patent Attorneys, WASHINGTON, D. C.

more than $10,000 of this ever reached the pocket of the young contractor. Then the capitalist engaged a very capable man to run the system—able men are sometimes cheap—and put the plant into operation.

The elements were kind to this locality that year; the plant was new and, consequently, the outlay for repairs was low—lower than it would ever be again! More than this, the entire community caught the "telephone fever" and developed a passion for long-distance conversation. All these elements in the situation conspired to make a profitable year, and the capitalist smiled benignly as he showed the citizens that, after paying ten per cent. on their preferred shares, the enterprise had earned enough to give him fifteen per cent. on the common stock. This made the mouths of the local men water for "the common." Then they decided that they would like to have the active management of the company in their own hands.

Before the next big storm the non-resident capitalist had traded all his common stock to citizens. Since then many "unforeseen contingencies" have cut down the profits to such a point that the holders of the common stock are, in the words of one of their number, "working overtime to pay the capitalist his ten per cent. without assessing themselves."

The man who has been fed financial husks by the venders of swine insurance, or has been hooked by "fishpole telephone" securities, need not be consumed with a sense of disgrace. Let him draw consolation from the fact that he has for company in his folly and cupidity the shrewdest men of his day.

In one of the wealthiest of the prairie States is a man who has built up, mainly by his personal shrewdness, a fortune of more than three million dollars. At an early date he saw the possibilities of the country, bought land at a few dollars an acre and held it until it became worth a high price, as farm lands now sell. But he has been constantly adding to his fortune by his keen trading instinct. This resulted in a belief, in his country, that if "the old man" would measure his wits with the "Wall Street gang" he would "beat them on their own ground." The sharpest traders of his own State tried to get the start of him and failed every time.

For a Few Days He Held Himself Very Much Aloof From the Natives

A few months ago he went down into Mexico to buy a tract of more than 300,000 acres. While negotiating this deal he heard much from many sources about the recovery of a famous "lost" mine of fabulous richness. The mystery of the thing interested him and he sought information concerning it. Now and then he inquired of persons who seemed anxious to evade the subject. Evidently, if the men reputed to have found the lost lode had really done so, they were not looking for a chance to divide with the public.

A month or two after the country millionaire had returned to his home town, a man wearing a flannel shirt and having the unmistakable appearance of a miner stopped at the hotel. The subject of mining was uppermost in the thought of the "old man" and he did not hesitate to make the acquaintance of the visiting miner and ply him with questions. When the miner discovered that his new acquaintance was interested in Mexican properties and had lately visited the locality from which he himself came, his reserve vanished, and in due time he took the millionaire completely into his confidence, confessing that he and his "pardner" had stumbled upon the celebrated lost mine, but were without the capital, "in the right shape," with which to develop it. This qualification was explained as follows:

"We've already took out $36,000 worth of bullion and I've got it in my trunk in the city. But you know what'd happen if we'd put that gold on the market! Such news travels fast and far. There's a regular freemasonry among mining men, and the news would pass back from the mint to the men in our district. These fellows would follow our back trail, so to speak, and our whole find would be endangered. Mexican laws are queer, and no gringo without lots of ready money to grease his way has a cinch on anything. We've just got to borrow $20,000 and give that bullion as security. And the deal must be with somebody who'll keep his mouth shut!"

The man in the red flannel shirt and the land magnate went up to the city. In the secrecy of his room, the miner unlocked two cowhide trunks and revealed to the greedy eyes of his companion two "grindstones" of gold bullion. The millionaire "hefted" them and then sat down on the edge of the bed to "dicker." When he went downstairs he had driven a bargain to the effect that if the golden grindstones assayed all right he was to pay the miner $20,000 for a one-third interest in the mine. If, however, he wished to back out of the bargain, the bullion was his to send to the mint after the miner had been given sufficient time to make the developments and arrangements necessary.

Going directly to the hotel clerk, whom he had known for years, he inquired for the address of a reliable assayer.

"I don't know of any living here," answered the clerk, "but there's a big one from the West stopping here."

Fifteen minutes later the millionaire was explaining his proposition to the celebrated assayer, who laughed scornfully and replied:

"Look here, sir; I'm bound to tell you that this affair has all the appearance of a gold-brick game."

This aroused the old man and he said things to the effect that he'd cut his eye teeth long ago; that he was worth enough money to buy any mine he'd ever seen, and that if the assayer could find a man in the State who would say that anybody ever "got the start of the old man" he'd be richer by a thousand dollars. Then the mineralogist was importuned to make an immediate test of the samples of the bullion that the millionaire had himself bored from the grindstones with a drill. The assayer yielded reluctantly, and his verdict was: "Marvelously rich!"

The old man arranged to meet the miner at the railway station, the following morning, at ten o'clock. Then he went to one of the banks and asked the banker to have $20,000 in currency ready for him, at the opening of business, the following day.

The banker gradually drew some information from the old man, visited the chief of police, had the "miner" placed under surveillance, and arranged to have detectives on hand to see the money paid and make the arrest at the station, in the morning.

The finder of the "lost mine," however, had eyes for some signs besides those of gold, and failed to appear at the trysting-place. Then the banker confessed to the old man the measures he had taken to protect a valued depositor—and received a scoring that he will long remember. The millionaire declared that this meddling had cost him the opportunity to become a third-owner in the greatest mine in the world. Not until after the United States mint had assayed the golden grindstones and officially reported their utter worthlessness—beyond a little "salting"—would the millionaire admit that he had joined that great aggregation of hard-headed and seasoned traders who have cut their wisdom teeth on the traditional gold brick

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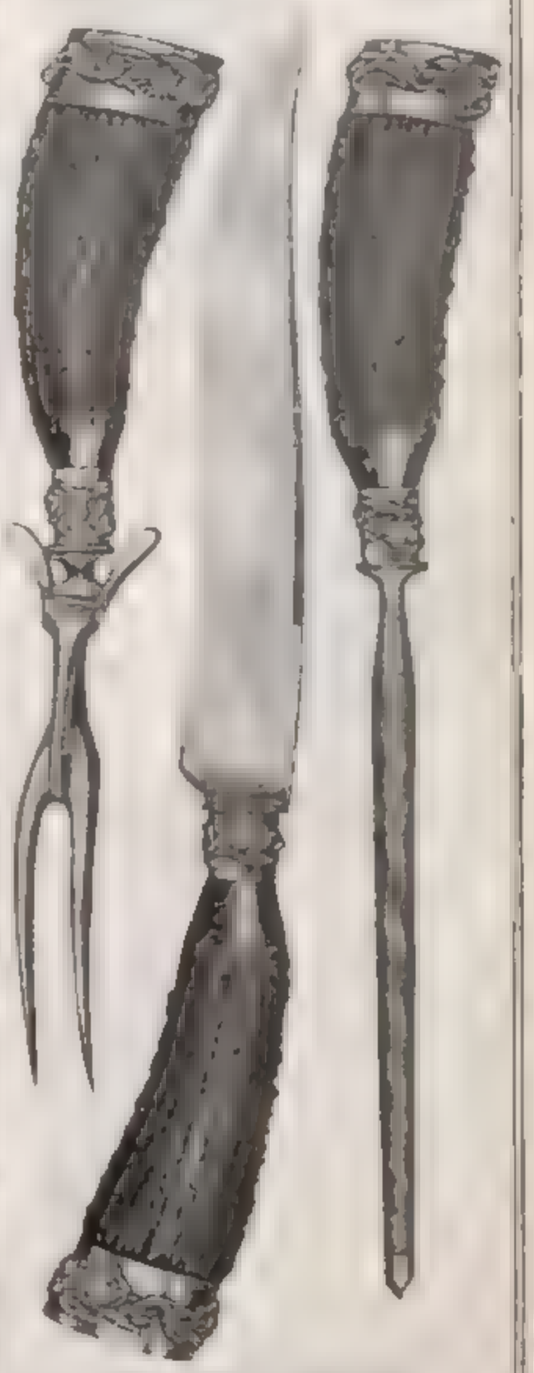

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Expert Testimony

By Charles Battell Loomis

Author of Cheerful Americans

Miss Flutterly Discusses the Value of Speech

I HAD stepped into Tiffany's to see if my watch had been repaired, and on leaving the counter I saw Miss Flutterly standing near the door, evidently waiting for some one.

Pretty and unaffectedly glad to see me as ever, she held out her hand at normal height, and at that degree of elevation I shook it. I found that she was expecting her mother and that they were then going to take a suburban train.

She asked me a question about my summer sojourn, and I started to tell her, being rather full of it, but just then she said:

"I've just been to a tea at the Gardners' and met Sally Merton, and I actually feel as if I'd been talked to death. I can't understand how a girl can rattle on so fast and say so little. I tried just as hard as I could to say something, but when I did get a word in edgewise she kept her lips opening and shutting in a way to make one positively nervous, and so I gave up in despair and let her talk.

"Isn't it positively discouraging the way some people will monopolize conversation? Mother always says I'm a chatterbox, but I know that's just family frankness and I discount it.

"I met Count Merdeglacé at the Swansea reception and he said that he thought that, for brilliancy of conversation, American ladies had all other ladies done to a frazzle. He uses old-fashioned slang, you know, that was in use when he was over here before. If there's anything that makes me tired it's slang that has been taken into the language and isn't slang any more, but I couldn't help thinking that we American women *are* awfully brainy. Mercy, I haven't the slightest use for girls that don't keep up with all the latest things. I seldom read stories. But I dote on scientific news. I think I was one of the first to talk about wireless telegraphy, and now it's such a chestnut that everybody's dropped it.

"What do you think of this Chinese boycott? I suppose they'll boycott American religion, too. Seems an awful pity, because American religion would appeal to the Chinese. But it serves us just right. I think it's been positively fiendish the way we wouldn't let the Chinese come here in shoals when we kept on going there. Positively insulting! I'm not fond of the Chinese, but it seems as if we ought to let them study our civilization and try to be as good as we are.

"Brother Tom says that the Japanese weren't good for anything except painting and landscape gardening and love of flowers until we went in and showed them how to fight, and now they're really civilized and can put up as fine a brand of war as any nation can. And we could civilize the Chinese in the same way if we'd only let them in.

"I think it's perfectly lovely the way King Edward has acted ever since his mother died. Mother says that when she was a girl the king was real wild, but now he's real tame—well, not exactly tame—Loubet is tame, I think, but Edward is—well, I can't think of the right adjective, but I was reading that the excessive use of adjectives betokens a vacant mind. But I don't see how people can get along without any adjectives. Just imagine not being able to say 'cute' and meeting a baby. Why, it's like pressing a button! You see a baby and you say: 'How cute!' and you say: 'How cute!' and you think of babies. I think that shows the power of adjectives.

"Speech is a wonderful thing, anyhow. Just imagine if people couldn't ever talk, but just had to sit and keep their thoughts to themselves! Why, I believe the insane asylums would be full. Speech is so different. Don't you think so? Seems queer that we should call it all just speech when it is so different. Now there's a sermon—that's speech—and then there's the talk at an afternoon tea—that's speech; but they're just as different! And then at the theatre, when they call on the author and yell 'Speech! Speech!' and he comes out and says nothing.

"Now, you know, I was reading about General Grant the other day, and they say he hardly ever said a word. I should think it would have been awfully uninteresting to his soldiers. If I were a soldier I'd want my general to incite me to kill by his eloquence. And if I were a general I know I'd just storm up and down in front of the soldiers, making their blood curdle by the things I said about the enemy and the necessity of their fighting hard. But Grant just smoked and gave an order here and there, and then, when it was over, he would telegraph to Lincoln: 'Let us have peace,' and then they would have another battle and he would telegraph Lincoln: 'We propose to fight it out on this line if it takes all summer.' When I was a schoolgirl I used to think that 'this line' meant Mason and Dixon's line.

"I suppose it is because Grant said so little that what he did say or write is quoted. I'm always saying things, but mother says no one will ever quote them.

"I'm awfully glad, because if there's anything that's tiresome it's quotations. I like to be original and say what goes *out* of my head and not what comes *into* it from somewhere else.

"I think the last words of famous men are awfully amusing. Now there was that President—I forget his name, but he lived about two hundred years ago, and his last words were: 'I still live.' Kind of 'last wordy,' anyhow, I think, as if death were sitting there and he wanted to show he couldn't be downed.

"Seems wonderful that you can tell just what I'm thinking simply because I wobble my tongue up and down and breathe. And to think that a man can propose that way!

"I think proposals are too interesting for any use. I've got a perfect mania for asking my friends how they proposed—and, do you know, there's not one of them made a speech like what you read in novels.

"More than half of the girls proposed themselves just because their intended couldn't think of the right word. Isn't that just like a man?

"But the most delicious one was when a fellow and a girl were out walking—you'd know them if I told you who they were—and after they had looked at the dying moon; they did do that much. Moons always die in books, you know, but this was in real life, and it really was at its last gasp you might say. And the man looked at the girl and he said: 'I shall have something rather important to say to you before long.' And the girl said: 'Do you really mean it?' And the man said: 'Mmh, mmh,' without opening his lips—and the next thing they were in at a jeweler's, picking out an engagement ring.

"And then there was a friend of mother's who was out calling on the girl he loved, and he'd been calling there for six months, and one evening he said: 'I wonder how long our married life will be?' And that was the first the girl had heard of his intentions, and she said: 'It can't be too long at this end.' That was actually all they said, and they have been happily married for twenty years.

"I'm never going to marry until I meet the man I love at first sight, but I do hope he will propose in some outlandish way, because I think it's more fun. Brother Tom proposed last month, but, although I've asked both him and her, they won't breathe a word of what he said. I do hope it wasn't: 'Dearest, wilt thou be mine?' I don't believe any one did use that old chestnut. It must have been hackneyed to start out with.

"Oh, there's mother, so I must go. We're catching a train. Come and tell us about your summer when you can find time."

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The Reading Table

The Farmer

The farmer minds his peas (and Q's)
He hives his bees, he tends his cows
Out in the field his gee and haw
Resound above the raven's caw;
Until the ground begins to freeze
He almost never takes his ease
But still amidst his toil and cares
In all his work the old plow shares.

The Voice of the Sluggard

One fine spring day old farmer Doyle
Said as he mopped his brow
I love object to honest toil,
It's true I started now
I know I ought to plow the corn,
But I hate to soil the plow

The Course of Love

A man and his lady-love Man,
Skated out where the ice was quite thin;
Had a quarrel, no doubt—
For I hear they fell out
What a blessing they didn't fall in!

Old Boreas

When Boreas in anger grand
Would deal the earth an awful blow,
What is the club he takes in hand
What stick takes he I'd like to know
The answer to that riddle's plain
I'm sure he takes a hurricane

Ruth Luthey Jr.

Reciprocity

When he implied that as a cook she wasn't very good
And couldn't make things "near so nice" as his dear mother could
She said to him: Be patient, dear; I'm willing, quite willing—
If you'll get me hats and dresses like my father uses to buy

Nixon Waterman

In the "B" Class

Mary had a swarm of bees
And they, to save their lives,
Must go wherever Mary went
Cause Mary had the hives

Vocal Sands

THE mystery of the so-called "singing sands" is one that has never been solved quite satisfactorily. Such sands are found in the neighborhood of Manchester, New Hampshire, which is somewhat famous for them, and they occur also on Kauai, one of the islands of the Hawaiian group. The "barking sands" of Kauai form large conical dunes along the shore, some of them as much as seventy feet in height, and as the grains roll down the slope, impelled by the wind, they emit a curious sound that is not unlike the muffled barking of a dog

In the Colorado Desert, often described as the hottest spot on earth, which is so celebrated for its extraordinary and deceptive mirages, similar sands occur in hills which, being of a non-sedentary disposition, are continually traveling hither and thither over the vast plain of clay. Of course, it is the wind that moves them, and the silicious particles of which they are composed give out, when a strong breeze is blowing, an audible humming or singing sound.

By examining these particles under a magnifying-glass it has been ascertained that nearly all of them are perfectly spherical, so that they roll upon each other in response to the slightest impulse. This accounts for the rapidity with which the hills travel over the desert. As for the singing, the reason is by no means so obvious, but the theory now accepted is that it has something to do with an exceedingly thin film of gas covering the grains. By and by, if the sand is gathered and taken away, it loses its vocal properties.

The singing sands of the island of Kauai are perhaps the most remarkable of all When a small quantity of them is taken up and clapped smartly between the hands it gives out a sound so shrill as to be described as a "hoot." Again, if a shovelful be put into a bag and slammed about with violence, the "barking" noise becomes surprisingly loud. The Hawaiian natives believe that the sounds are made by the ghosts of dead people, the dunes having been used since time immemorial as burial-places

The sand utilized for sand-glasses, or hour-glasses, is always of the kind that has spherical grains, being chosen for the purpose in preference to "sharp" sand—the particles of which are angular—because it flows more easily and regularly. When such round-grained sands in nature are so situated as to be mixed with a large proportion of water, owing to tidal currents or springs, they assume a semi-fluid condition, becoming what are known as quicksands. While so fluid that no human being can walk upon them, they are sufficiently solid to render swimming impossible, and so anybody who gets into them is likely soon to perish of suffocation, unless rescue is at hand

Trapping Sir Henry Irving

I OFFER as an excuse for this story the simple phrase—"fidelity to duty." It was the Professional Interviewer talking.

Once I was given the assignment to report a lecture which Sir Henry Irving was to give at Princeton, and to get an interview with the distinguished player. The first part was easy—the interview was the *pons asinorum*. I was compelled to play a trick on the English actor to get the interview—and that's why I start this tale with an excuse.

I left Philadelphia for Princeton on a cold March morning. The conductor of the train told me to change cars at Princeton Junction—that a branch railroad, running about six miles, would take me from the Junction to Princeton

On alighting at the Junction I noticed a train of two cars and an engine on a siding Near the station two carriages were waiting. A man on the platform volunteered the information that the little train ran to Princeton and would start when the New York express came in. "Sir Henry Irving's coming on that train," he said. "You know he's playing in New York this week, and is going to Princeton to deliver a lecture. Those two carriages are for him and his party."

The two Jehus who belonged to the carriages aforesaid were industriously walking up and down trying to get warm. Assuming a brisk business air I approached the drivers and said: "Sir Henry will go over in the train this morning. It's too cold for the drive in the carriage. You needn't wait for the New York train"

Both drivers civilly touched their hats, and in a few minutes I had the pleasure of seeing them drive toward Princeton

Then I went to the train. Picking out the two seats near the stove (a primitive train was this little toy affair) I reversed one seat (for I wanted to face Irving) and then littered the two seats with papers and my overcoat. By that method, any one coming in the train would know that the seats thus marked for attention were preëmpted.

Five minutes later the New York express pulled in and I ran to meet it. I noted Bram Stoker, who was Irving's manager, Lawrence Irving, two other men, and Irving. I shook hands with Stoker and with Sir Henry.

"I thought there were to be carriages here," said Stoker, looking about him

"No carriages here," I answered, also looking around. "But I've turned down a nice seat near the stove on the train over there."

"That was very thoughtful, indeed," said Irving

So I led the way to the train, seated Irving as I had planned, and in the six miles toward Princeton managed a very decent interview

But the mean part of the whole affair was this: in the paper the next day I began the interview in this wise:

> By some mix-up in the program of the reception committee, the two carriages put at the disposal of Sir Henry Irving and party when he arrived at Princeton Junction, and which were to drive him to Princeton, were not at the station when the New York express arrived. Sir Henry was compelled, therefore, to come to Princeton in the train.

My only excuse for this trick on Sir Henry was "fidelity to duty"—which is a very fine-sounding phrase, and rolls beautifully from the tongue. For when a newspaper man is told to get this, that or the other thing, he's supposed to get it. He must carry his message to Garcia.

And, anyhow, Irving had the warmest seat in the train—and beat the carriages to Princeton by fully ten minutes.

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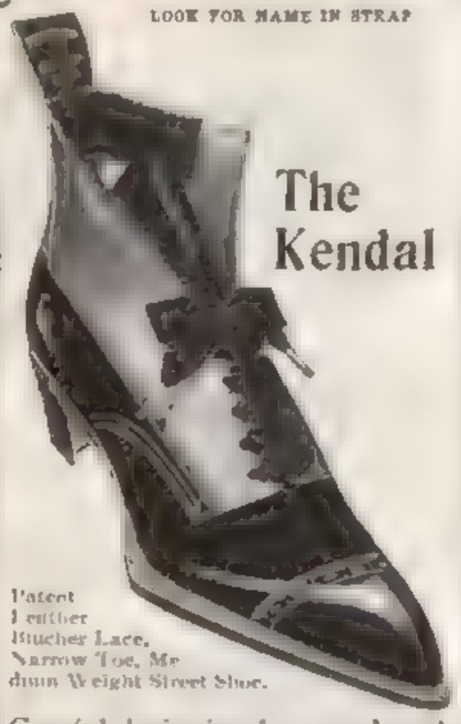

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A Guide to Eldorado

(Continued from Page 7)

enlivened him no doubt. He was but lately married, and loved his wife. Still, human nature is very abandoned. Mrs Dean was very handsome, and, although she indignantly denied it later, it is possible that she had ventured upon the quotations from Tosti in an endeavor to make conversation with the distinguished visitor. Those who are familiar with the mellifluous and impassioned phrases in question may judge for themselves whether it was natural that Giovanni should seize the first opportunity to stroll away from the party with Mrs Dean. As to the lady herself, we must not heed what rival ladies might say. She was occupied with her social career, and she knew what New York women were; it was not for her to lose the opportunity of attaching a visitor so evidently to be the success of the coming Newport season.

As to the Countess, she found the tea nasty and the waist of her new gown tight. No one quoted Tosti to her. She was tired and bewildered. But in this confused new world there was one thing she could understand: the situation created by Giovanni's behavior. There were no motors in Torre San Severino, no sky-scrapers, no Sherry's, no Clairmont—but there were flighty husbands and wives of spirit. Annunziata bit her trembling lip.

Charles Edward was the first who saw that tears stood in her eyes. In an instant he was at her side. No one else seemed to suspect her jealousy.

"What is the matter?" he asked.

"That woman!" Annunziata went straight to the point.

"She is trying to be *simpatica*."

The Countess spoke bluntly. "Are all Americans like that?"

"Yes—no—yes, of course."

"Oh, *che paese!*" cried Annunziata, forgetting her usual adjective. "What a land! Your wife, too?"

"Oh, yes, of course," said Charles Edward, gasping a little at this. "Come, let us join them," he went on quickly. "There's nothing wrong, you know."

In a way he was right. There was nothing absolutely wrong in Giovanni's holding Mrs. Dean's bejeweled hand in his. Yet Annunziata's eye flashed. Charles Edward caught her by the arm.

"I'll go fetch them," he said sharply. "Go back to the others."

The habit of obedience was old in her; she turned. Charles Edward went forward to the culprits. Perhaps he felt then that it was not the time to reprove them as they deserved. His reprimand to the lady only made her blush with pleasure, while his remark to the Count was perfectly unmoral.

"Slow but sure is the way," he said. "Your wife saw you."

En route to the yacht Charles Edward and Mrs. Dean occupied one motor—let us hope that they behaved themselves. The arrangement did not arouse Lady Angela's jealousy, and it quieted Annunziata to some extent. But she was still nervous, apprehensive and distrustful; the tears trembled under her long lashes.

"*Ma che Annunziata,*" protested Giovanni, and he kissed her on the cheek. "See what a life of lords and gentlemen we lead. And you are a signora with a hat, a *contessa!* We are to eat meat twice to-day, drink of the wines of all countries, and sail on a steamer three times as large as the one we came on."

"Don't want to!" said Annunziata, turning her head away.

"How little spirit!" Giovanni threw back his head. "Not wish to live where there is no need to work, where these good Americans wish to do all for us!"

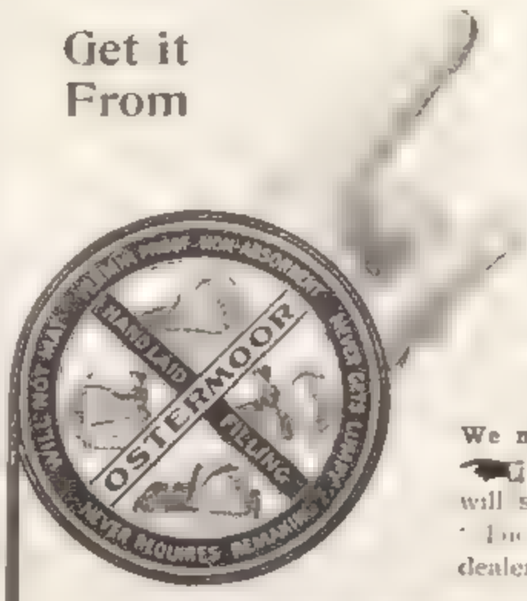
Annunziata burst into a flood of tears.

"Oh, what does it mean?" she sobbed. "This dear hand"—she held Lady Angela's—"has been kind, but all American hands will not be so. This is a joke, a farce, I know. Oh, *cara signora*, find us some work. Giovanni is a good gardener, and I can plow, and prune the trees, and stable the horses. *Ma che contessa!* I am only a *contadina*, a country girl."

"*Cara*," said Lady Angela gently, patting the dark head, "to-morrow we will see to everything. But to-night, why not eat the meat and drink the wine on the big steamer of your friends?"

"Oh, no, no!" wailed the Countess, and then relapsed into silence, drying her eyes as they drew up by the pier where the Vanessa lay.

The Ostermoor Dealer



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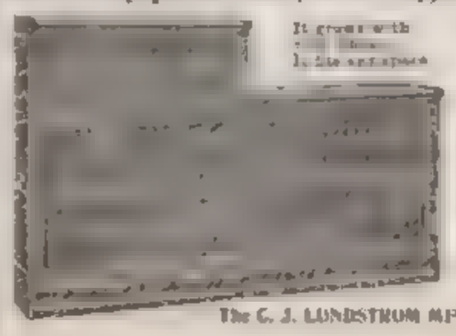

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"We're dreadfully late," said Lady Angela to her husband. "I asked that young man to be at Sherry's at seven. I'll have no time to dress. That's tiresome."

But its tiresomeness was nothing to what followed—Annunziata began to cry again.

"I don't want to go!" she screamed, pulling her hand away from the Count of Torre San Severino, while the Deans' eyes hung out of their heads in amazement.

"Come, Contessa!" said Charles Edward.

"Come, Annunziata!" said Lady Angela.

"Come, what's this?" said a strange voice in English. "What's this, I say?"

By their side stood the pale man of the Battery and Clairmont. Near by was the motor car in which he had pursued them southward. He unbuttoned his coat and displayed a flashing star.

"It's about time I called a halt on this game, I think," he said. "Do you think that the United States Government doesn't keep any watch at all on immigrants?"

"Immigrants!" exclaimed Mrs. Dean "These are the Count and Countess of Torre San Severino."

"Count and Countess of McDougal Street!" retorted the stranger. "They are third-class passengers off the Sardegna Now, I don't know just what your game is, but if you think that young women in my charge are going to be abducted on to swell steam yachts by flash people like you ——"

"I have always told you, Angela," interrupted Charles Edward, "that you cannot be too careful as to your dress. In America the tastes and customs of the British aristocracy are, as you see, considered — "

"Yes, abduction is what I call it! You don't pretend the woman wants to go."

"Well, I'm sure I don't want her!" snapped Mrs. Dean

"It was a joke," explained Charles Edward.

"You had better come along and tell that at headquarters."

Mrs. Dean murmured in the detective's ear his captive's exalted name.

"Oh!" was his sarcastic comment. "Well, I'm the Czar of Russia and the Duke of Tenth Avenue. So come along."

"We should just love to ——" Lady Angela broke in, "and we'll all dine at the police station. What time do you dine there? But you must do me a personal favor first." Lady Angela's famous smile was never more enchanting than at that moment, and the detective began to feel himself grow weak at the knees. "Get that policeman and take us all over to the drug store on the corner. I want you to telephone to Sherry's and explain to Mr. Lloyd McClanahan, of the Ellis Island service, you know. He was to be our guest at dinner, and he knows all about this."

As the reader may guess, this was the way out, although Mr. McClanahan had to come over and dinner was delayed.

"It was a good joke," said Mrs. Dean. "But do you think we could play it on the Delareagh-Jones?"

"Well, perhaps they speak Italian," replied Lady Angela. "Besides, I'm sure they're not so good-natured as you are

"No, they're not," confessed Mrs. Dean bluntly. "That's the trouble. I only got them, I know, because I had the Count and Countess. They're crazy about foreigners and titles, and they will be furious now."

"Oh, I'm sure not," protested Lady Angela. Then she hesitated just the fraction of a second. "I don't believe I've met them yet. I wonder," she went on meditatively, "if you would let us change our minds and come to dinner. I shall have to bring Mr. McClanahan—he was the reason we couldn't come—but you'll like him."

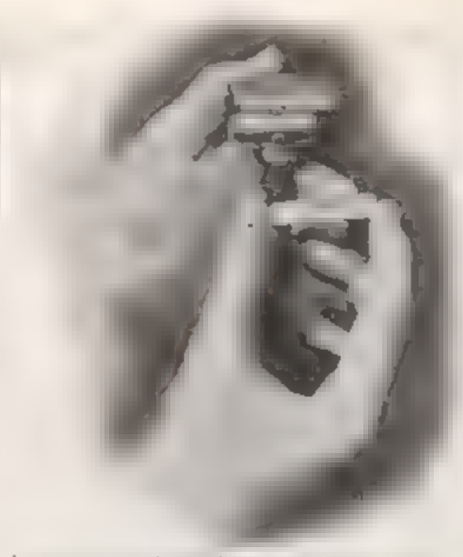
The new line was drawn very gracefully, and that day is epoch-making in the history of the Deans.

"The *festa* is over," Charles Edward was saying to Giovanni and Annunziata "You've heard of the carnival at Naples, haven't you? Well, to-day has been like that. Not all Americans will behave as we have to-day. It is a good country and kind, but one has to work. This gentleman, with a badge, will bring you to see me to-morrow. I have a garden up in the Berkshire Hills where you can plow, and prune the trees, and become *contadini Americani* You shall have meat every day, and Annunziata shall wear a hat, like a *signora*."

So it came about that in the end Annunziata, even more deeply moved than before, murmured

"Oh, *che bel paese*—what a lovely land"

And this was largely, one must admit, because the land held Lady Angela and Charles Edward



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Scribes and Pharisees

(Continued from Page 2)

the railroad attorneys at the capital and can get passes for the county delegation to the State convention; in the railroad-yards the most important personage is the division superintendent, who smokes ten-cent cigars and has the only "room with a bath" at the Hotel Metropole. But with us, in the publication of our newspaper, the most important personage in town is Marshal Furgeson.

If you ever looked out of the car-window as you passed through town you undoubtedly saw him at the depot, walking nervously up and down the platform, peering into the faces of strangers. He is ever on the outlook for crooks, though nothing more violent has happened in our county for years than an assault and battery. But Marshal Furgeson never relinquishes his watch. In winter, clad in his blue uniform and campaign hat, he is a familiar figure on our streets, and in summer, without coat or vest, with his big silver star on which is stamped "chief of police," may be seen at any point where trouble is least likely to break out. He is the only man on the town site whom we are afraid to tease, because he is our chief source of news; for if we ruffle his temper he sees to it that our paper misses the details of the next chicken-raid that comes under his notice. He can bring us to time in short order.

When we desire to please him particularly we refer to him as "the authorities." If the Palace Grocery has been invaded through the back window and a box of plug tobacco stolen, Marshal Furgeson is delighted to read in the paper that "the authorities have an important clew and the arrest may be expected at any time." He is "the authorities." If "the authorities have their eyes on a certain barber-shop on South Main Street, which is supposed to be doing a back-door beer business," he again is "the authorities," and contends that the word strikes more terror into the hearts of evil-doers than the mere name, Marshal Furgeson.

Next in rank to "the authorities," in the diplomatic corps of the office, come our advertisers: the proprietors of the White Front Dry-Goods Store, the Golden Eagle Clothing Store, and the Bee Hive. These men can come nearer to dictating the paper's policy than the bankers and politicians, who are supposed to control country newspapers. Though we are charged with being the "organ" of any of half-a-dozen politicians whom we happen to speak of kindly at various times, we have little real use for politicians in our office, and a business man who brings in sixty or seventy dollars' worth of advertising every month has more influence with us than all the politicians in the county. This is the situation in most newspaper offices that succeed, and when any other situation prevails, when politicians control newspapers, the newspapers don't pay well, and sooner or later the politicians are bankrupt.

The only person in town whom all the merchants desire us to poke fun at is Mail-Order Petrie. Mail-Order Petrie is a miserly old codger who buys everything out of town that he can buy a penny cheaper than the home merchants sell it. He is a hard-working man, so far as that goes, and so stingy that he has been accused of going barefooted in the summertime to save shoes. When he is sick he sends out of town for patent medicines, and once he worked for ten years in his truck-garden, fighting floods and droughts and bugs and blight, and saved something like a hundred dollars, which he put in a mail-order bank in St Louis. When it failed he grinned at the fellows who twitted him of his loss, and said: "Oh, come easy, go easy!"

A few years ago he subscribed to a matrimonial paper, and one day he appeared at the probate judge's office with a mail-order wife, who, when they had been married a few years, went to an orphan asylum and got a mail-order baby. We have had considerable sport with Mail-Order Petrie, and he has become so used to it that he likes it. Sometimes on dull days he comes around to the office to tell us what a bargain he got at this or that mail-order house, and last summer came in to tell us about a great bargain in a cemetery lot in a new cemetery being laid out in Kansas City; he bought it on the installment plan, a dollar down and twenty-five cents a month to be paid until he died, and he bragged a great deal about his shrewdness in getting the lot on those

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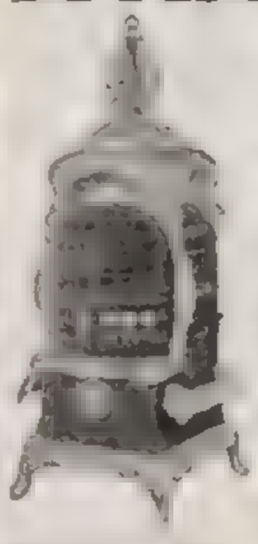

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terms. He chuckled and said he would be dead in five years at the most and would have a seventy-five-dollar lot for a mere song. He made us promise that when the time came we would write up his obsequies under the head "A Mail-Order Funeral." He added, as he stood with his hand on the door screen, that he had no use for the preachers and the hypocrites in the churches in this town, and that he was taking a paper called the Magazine of Mysteries that taught him some new ideas on religion and that he expected to wind up in a mail-order Heaven.

And this is the material with which we do our day's work—Mail-Order Petrie, Marshal Furgeson, the pretty girls in the flower parade, wise club women, the cut-glass society crowd, the proud owner of the automobile, the "respectable parties concerned," the proprietor of the Golden Eagle, the clerks in the Bee Hive, the country crook who aspires to be a professional criminal some day, "the leading citizen" who spends much of his time seeing the sights of his country, the college boys who wear funny clothes and ribbons on their hats, and the politicians, greedy for free advertising. They are ordinary two-legged men and women, and if there is one thing more than any other that marks our town, it is its charity, and the mercy that is at the bottom of all its real impulses

Our business seems to outsiders to be a cruel one, because we have to deal as mere business with such sacred things as death and birth, the meeting and parting of friends, and with tragedies as well as with comedies. This is true. Every man—even a piano tuner—thinks his business leads him a dog's life, and that it shows him only the seamy side of the world. But our business, though it shows the seams, shows us more of good than of bad in men. We are not cynics in our office; for we know in a thousand ways that the world is good. We know that at the end of the day we have set down more good deeds than bad deeds, and that the people in our town will keep the telephone bell ringing to-morrow more to praise the recital of a good action than they will to talk to us about some evil thing that we had to print.

Time and again we have been surprised at the charity of our people. They are always willing to forgive, and be it man or woman who takes a misstep in our town—which is the counterpart of hundreds of American towns—if the offender shows that he wishes to walk straight, a thousand hands are stretched out to help him and guide him. It is not true that a man or woman who makes a mistake is eternally damned by his fellows. If one persists in wrong after the first misdeed it is not because there is not love and kindness thrown around the wrongdoer for shelter. We have in our town women who have done wrong, and have lived down their errors just as men do, and we have men who have sinned and atoned, and have been forgiven. A hundred times in our office we have talked these things over and have been proud of our people and of their humanity. We are all neighbors and friends, and when sorrow comes, no one is alone. The town's greatest tragedies have proved the town's greatest sympathy, and have been worth their cost.

Baby Bullet: The Bubble of Destiny

(Continued from Page 11)

sympathy I guess I'd have just laid down and died. He wasn't much of a looker, but my, as long as he'd hold my hand and pay the bills I was as satisfied as though he was a Romeo! I don't know as I didn't like him the best of the bunch. He was one of them brainy kind, and talked like a book. That was before he went into football. He was a promoter then, and I used to hold up the other end of it to British investors—the social side, you know—while Mr. Johnson, he did the skinning!"

In this awful manner the dinner proceeded from course to course till the concluding moment of coffee. At the other tables there were sounds of smothered merriment. People choked and spluttered into their napkins. An old gentleman, sitting stolidly by himself, grew redder and redder, till finally he rose and stumbled out of the room in a paroxysm. Little side remarks on "Americans" reached Sutphen's abnormally acute ears. Loretta was not

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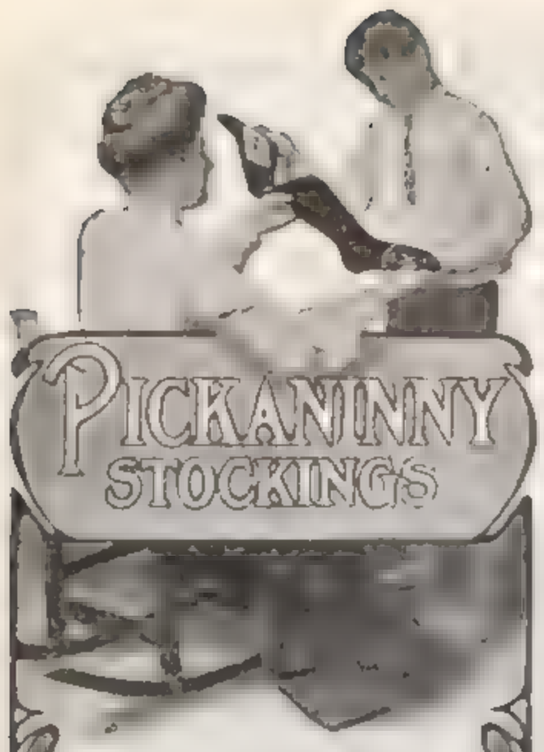

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only disgracing his party, but was putting a slur upon his country. There was not an Englishman there who would not treasure up this evening against the Great Republic. Sutphen flushed under the concentrated stare of those amused and supercilious faces. They probably took him for Mr Johnson's successor. Essy and Miss Schell also felt themselves roasting in the common disapprobation. They all got out of the dining-room with the enthusiasm of Shadrach, Meshach and Abed-nego issuing from the fiery furnace, their hurried retreat followed by a faint but audible titter.

They made an unusually early start the next day in order to avoid a repetition of this ordeal at breakfast. The Diamond Queen was in the highest spirits, and so kittenish and saucy that an increasing depression stole over the whole party. When the time came to tie up Baby Bullet to Gee Whiz, and some explanation had evidently to be made, Sutphen, who was to do the explaining, experienced a certain dryness of the throat as he went about the task

"Gee, but that's too bad!" exclaimed Mrs Johnson. "So the little car is busted?"

"Oh, no, it's in first-class condition," said Sutphen—for the benefit of Miss Schell, who was standing beside him. "Only you see—it's to have it in reserve, you know—in reserve—to help us out if the big one was to go wrong!"

"But what's the matter with them both running, and then towing the one that goes dotty first?"

"The slight tendency of a Desperdoux to overheat——" began Sutphen.

"We've fixed it up this way," interrupted Miss Schell belligerently, "and surely you'll credit us with knowing our own business better than a stranger."

"What a peppery little person it is!" exclaimed Loretta good-naturedly, pinching Miss Schell's cheek. "I don't know their heads from their tails. So cut it out. Only, if it is all the same to everybody, I'd rather not be put in Buster!"

This uncomplimentary reference to Baby Bullet stung Miss Schell in the tenderest place. Heaven knows what she might not have said had it not been for Sutphen, who was quick to make a diversion by hustling Loretta into the tonneau of the big car. Miss Schell, pale with anger, and uneasily conscious that there was some degree of truth in Mrs. Johnson's offhand criticism, allowed Alphonse to assist her into Baby Bullet.

The day was as beautiful as the one before, but the jarring note of Loretta's presence spoiled it utterly. At the little midday camp the gayety was forced and unnatural. Only Loretta, the irrepressible Loretta, strove to keep alive the holiday spirit. This she did with a go and vivacity that flattened out her companions like a steam roller. They could but gaze sadly at one another and sigh, and when they got aboard again it was with the depression of prisoners on the road to Siberia. Loretta's inexhaustible flow of conversation continued unabated. Having now narrated the whole history of her life "from the time she could talk"—Sutphen and Essy exchanged glances at the appropriateness of the term—Loretta developed a new means of torment in the line of asking questions. She calmly proceeded to follow up Sutphen from the same interesting period of infancy, and turned him inside out. At first he tried to evade the torment, but finding that his refusal was likely to be at Essy's expense, he bowed his head to the inevitable, and called his imagination to his aid.

But if misery rode in the first car, a smaller and more engaging supernumerary had an invisible seat on Baby. A union of souls was in progress on the tow, and while the Gee Whizzes thought the day would never end, the Baby Bullets were taking the hours at a racing clip. Two, in their case, was not only company, but had rapidly approached something nearer and dearer. The mischief had begun by Miss Schell's reading Alphonse's future in his palm—a future that five minutes afterward embraced Miss Schell's as well for ——! It is not for us to look too deeply into the working of those middle-aged hearts, nor to impart a secret that the prudent novelist keeps till the end of his book! We shall not ask why Baby Bullet made that fearful swerve, nor why Miss Schell, blushing like the peony, cried out: "No, Alphonse—one's enough!"

Let us simply make note of it and pass on.

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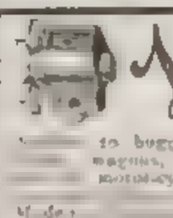

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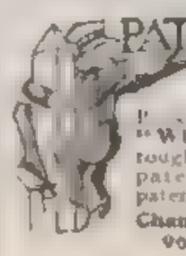

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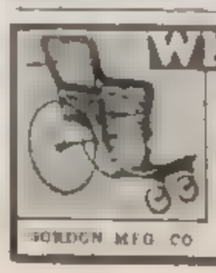

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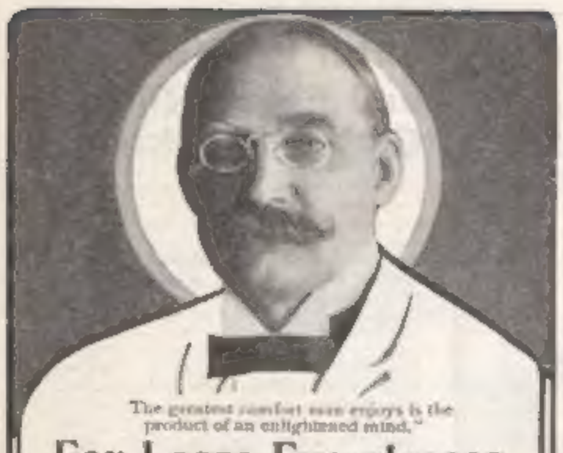

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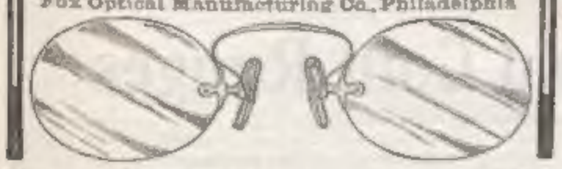

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Wall Street and the Public Money

(*Continued from Page 9*)

will be recalled, was that Great Northern and Northern Pacific should jointly buy Burlington. Hill's control of Great Northern was impregnable, but as to Northern Pacific there was a fighting chance. Harriman, therefore, began to buy Northern Pacific stock in competition with Hill and Morgan.

Finally, orders were distributed—without employing a brass band, it need not be said—to purchase 100,000 shares of Northern Pacific. It was the execution of these orders that brought about the corner in the stock on May 9—or nine days after the Burlington circular was issued—a result which the purchasers by no means desired. In the corner frantic shorts paid as high as $1000 a share for Northern Pacific, while the rest of the market went to smash. But Harriman got enough Northern Pacific stock to force consideration of his wishes in the matter of the management of Burlington. The swift, wholesale absorption of Northern Pacific required a great deal of spot cash. The whole $150,000,000 capital stock of the road was bought up by one side or the other, and if either side had been unable to lay its hands on cash in large chunks it would have had to retire from the contest. Harriman's purchases amounted to $78,000,000. In the course of time he issued the usual collateral trust bonds and floated them; but in the midst of the fight there was no time to float bonds. Harriman found the cash to buy $78,000,000 of Southern Pacific stock, thereby giving Union Pacific control of the great Southern line to the coast.

When the Public is Shy

Again, there come times when the public has no more idle money to buy bonds with, or when its appetite is sated and it will buy no more. The year 1903 was such a time. Bonds would not sell. But the great roads had been going ahead contracting for improvements and absorbing other lines. They cannot check their momentum all at once. So the Pennsylvania, New York Central, Rock Island and other big systems had to borrow a great many millions for short time on their notes—paying six and even seven per cent., too.

Because the prompt command of money in large amounts and the floating of bonds for more leisurely requirements is so important to them, all the big systems have their ground-floor bankers, who will help them to cash when they want it and float their bonds. Thus Morgan & Co. are the bankers of the Vanderbilt lines, Southern Railway and other roads. Kuhn, Loeb & Co. are the bankers of the Harriman system, Speyer & Co. of Rock Island, and so on. The Pennsylvania deals both with Morgan and Kuhn, Loeb & Co. It is a part of the contract that the banker shall have the bringing out of securities issued by his client.

Then there are the bond retailers, who often bring out original issues of the smaller corporations, such as local water, electric light and telephone companies, but not the great railroad issues that are the staple of the market. The National City Bank of New York, rivals of which refer to it as the department-store bank, sometimes joins in bringing out big original issues, and it has of late built up an extensive organization, under the direction of Vice-President Frank Vanderlip, for direct distribution of bonds to the public. In the main, however, the big railroad issues still go through the hands of middlemen, and the bond middleman is as directly dependent upon the ground-floor houses for his supply as the commercial middleman is upon the manufacturer.

Take, as an illustration, a recent Pennsylvania Railroad issue. Last spring that road wished to raise money to pay off $27,500,000 of old bonds that would mature during the summer, to buy 400 additional locomotives, to finance some stock acquisitions by one of its under companies, and to carry on construction of its immense New York tunnel and terminal plans. So it decided to issue $100,000,000 three and a half per cent. bonds. Its bankers, Morgan & Co. and Kuhn, Loeb & Co., jointly agreed to take the issue at 96½. They then formed an underwriting syndicate, the members of which agreed that they would take, at 97½, in the various proportions of their

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There is no finer business when the issue goes successfully. Indeed, the pleasantest part of a bond man's experience is to sit on the small of his back with his feet on the desk and take in checks for his profit on underwritings in respect of which he has never had to turn a hand or pay out a dollar. In good times, issue after issue is absorbed in the public subscription and the underwriters have nothing to do but take their profits. But there is another side. The Pennsylvania bond issue mentioned above was not a success. The stockholders, instead of subscribing for the whole issue as they were expected to do, actually subscribed for only $8,500,000. So the underwriters had to take up the remaining $91,500,000—a condition not at all agreeable to them, for tying up capital in a three and a half per cent. bond, even at such a figure as 97½, is not very attractive to Wall Street.

This is the thorn that goes with the rose. Once in so often the money streams that fertilize the Street dry up, and it is left in woe and tribulation to carry its own securities. No doctor ever liked his own medicine less. Often the streams fool the Street's wisest prophets, both in the flood and the ebb. Months before the great bull market of 1901 culminated, some of the best men in the Street thought the buying power of the public had been exhausted, and a reaction would come at once. Not long before the United States Steel Corporation was launched, William H. and James H. Moore proposed to put the Carnegie properties into a grand steel consolidation that would be capitalized at $600,000,000. They had the prospectus and subscription blanks ready and had paid for options on some of the plants. But financiers threw up their hands at so huge a flotation. No doubt there was a difference when Morgan & Co. stood sponsors for the Steel Trust; but there was an even greater difference in the public temper. As a matter of fact, the billion-and-a-quarter flotation never caused a ripple except in newspaper offices. In 1903 the public was gorged and bonds were almost unsalable. The ground-floor houses and the underwriting syndicates were carrying huge loads of "undigested" securities. This changed almost over night, and the public demand for bonds became greater than the Street could supply. The immense accumulations of 1903 and all new issues were swallowed like tidbits before a hungry dog. A member of one big ground-floor house said that his concern was "cleaned out and hadn't a bond left to its name." New bond issues to the amount of $585,000,000 were listed on the Exchange in 1904, and all were promptly absorbed by the public.

When the public is absorbing bonds at that rate, the gentlemen who can clip off underwriting profits of two and a half to five per cent. are obviously on the sunniest part of Easy Street; but as to a large share of the business, they can get no show at underwritings unless they stand well with the ground-floor houses. Quite naturally, the big houses require the smaller ones to toe the mark.

subscriptions, whatever part of the bonds were not sold at par in the public subscription—or, in this case, in the subscription by stockholders of the road, who were to be given the first right. Participation in this underwriting syndicate was offered to, probably, two hundred and fifty concerns—in fact, to all such retail bond houses, bond departments of banks and brokerage houses and the like as were in the good graces of the bankers and were considered worth while. When the underwriting syndicate was formed the stockholders of the road were invited to subscribe to the bonds at par.

It will be observed that the bankers got the bonds at 96½, the members of the underwriting syndicate at 97½, and the public—or stockholders—at par. Now, if the stockholders had subscribed for the entire issue, as they were expected to, the bankers would have had nothing to do but take in the profit of $3,500,000—being the difference between 96½ and par—distribute $2,500,000 of it pro rata to members of the underwriting syndicate, and keep the other million for themselves.

As for the members of the underwriting syndicate, they would have had nothing to do except pocket a check for two and a half per cent. of the amount of their subscriptions.

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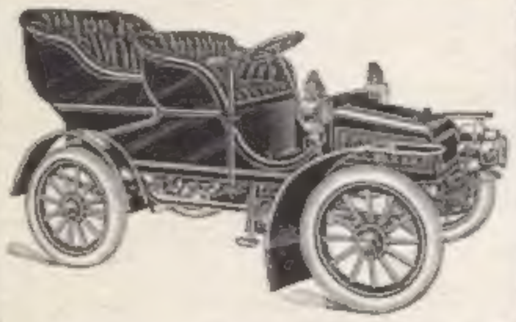

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